

**Inspection Forms**  
**(to be filled by HFCs and submitted to NHB)**

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INS-4	Borrowings (other than public deposits)
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**NAME OF THE COMPANY:****GENERAL INFORMATION**

- 1 Name of the HFC
- 2 Date of incorporation
- 3 Date of commencement of business
- 4 Address:
  - (a) Registered office
  - (b) Corporate office
- 5 If corporate office is not registered office, whether the Registrar of Companies has been advised in the prescribed form under section 209 of the Companies Act, 1956 and copy filed with NHB?
- 6 Status - whether Government/public/ private/deemed public.
7. Company promoted by [a] individual/s [b] bank/s [c] institution/s - give names, business address and any other information of importance.
8. Main object of the company as per the Memorandum of Association [copy of the latest Memorandum & Articles of Association [MOA], **duly certified**, to be attached]
- 9 Whether engaged only in lending activity?

10 Other activities engaged with - please indicate

[i] the type of activity,

[ii] the relevant clause of MOA under which the activity is undertaken,

[iii] purpose/reasons for undertaking the activity?

[iv] extent of investment as percentage to capital employed during the last three financial years in each of these activities.

[Capital employed means paid up capital, reserves less intangibles, long term borrowings from other sources and public deposits with maturity period of three years and above, excluding the amount required to be kept in specified liquid assets].

11 Extent of lending for housing as percentage to capital employed for last three years.

12 Activities proposed to be taken up in future.

13 Operation network -

(a) State/ Union-territory-wise

State/UT	Branches	Satellite/ Representative Office	Out-reach Office/DSAs/ Other Out-sourcing agencies.
1	2	3	4

(b) Year-wise - Last three financial years

Year	Branches opened	Branches closed	Net position
1	2	3	4

(c) Future plan for branch expansion

## Organizational set-up

(a) Please **attach** an Organizational Chart for the Corporate Office and Branch Offices

(b) Details of the Key and Senior level personnel - give in the following format [as on date of inspection]

Sr. No.	Name and designation	Age	Date of appointment.
1	2	3	4

Qualification	Previous experience	Annual emoluments drawn	Remarks, if any.
5	6	7	8

(c) Details of training imparted to staff during last three financial years

Year	Name of the course	Conducted by	Number of participants

**Date:**

:

**Managing Director/ Chief Executive Officer**

**NAME OF THE COMPANY:****CAPITAL STRUCTURE.**

- 1 Authorised Capital
  - (a) Present - indicate Equity, Preference, etc. separately.
  - (b) When was it last enhanced and how much ? [attach Board /AGM Resolution]
- 2 Issued Capital
  - (a) As per last audited Balance Sheet - indicate Equity, Preference, etc. separately
  - (b) When was it last enhanced and how much [attach Board /AGM Resolution]
- 3 Subscribed Capital
  - (a) As per last audited Balance Sheet - indicate Equity, Preference, etc. separately
  - (b) Present, if there is any change - indicate Equity, Preference, etc. separately
- 4 Share application money - if outstanding in books indicate why shares have not been allotted?
- 5 Share Premium Account - indicate in which issue premium was collected and whether there is any change in the original amount; if so why?
- 6 Shares listed on the Stock Exchanges - name the exchanges and indicate since when listed.
- 7 If quoted on stock exchange/s -
  - (a) What is the present market value of share?

(b) If the share value is below par what are the reasons therefor?

(c) Please indicate the monthly High, Low, Closing quotes and volume of shares that were traded in the last twelve months.

8 Give shareholding pattern at the time of last inspection at the time of present inspection in the following format

Rs. in lakh

Category of Shareholder	Resident / Non - resident	Total number of shares	Amount Rs.	Percentage of share holding to company's paid up capital (%)	Percentage of convertible preference shares held (%)
1. Directors					
2. Directors' relatives and friends, associates [as contemplated in the companies rules]					

3. Others.					
(i) NHB					
(ii) Govt. & Gov. under taking.					
(iii) Domestic Financial Institutions					
(iv) Domestic Mutual Funds					
(v) Foreign Institutional investors					
(vi) OBCs.					
(vii) Other Corporate Bodies					
(viii) Firms /HUFs.					
(ix) Public					
(x) Promoters (Other than Directors)					
(xi) Others					

9 Give list of following shareholders with number of share held and percentage of their holding to the total share capital, as on last Balance Sheet -

- (i) Promoters; and
- (ii) Shareholders who together with their spouse and minor children hold more than 10 per cent:

(a)	Name of the promoter/shareholder	No. of shares	% of equity held	No. of shares	% convertible pref. shares held
	1	2	3	4	5

(b) Details of shares/GDRs/ADRs issued to non-resident Indians NRIs/OCBs)

No of shares issued	No. of GDRs issued	No. & date of RBI's permission letter

10 When was the last capital raised? Give details such as quantum of issue, type of issue - rights/ preference, public/ private placement, the date of issue, date of allotment, date of issue of share certificates, date of intimation to various authorities, etc.

11 Any proposal to raise further capital / Give details such as the quantum of issue, type of issue - rights/ preference, public/ private placement, the proposed date of issue, present status, etc.

12 Share registry managed in-house or by outside agency? If an outside agency, then please give the name and address.

13 Whether the shares have been dematerialized?  
If yes, please indicate -  
(a) Is it compulsory or voluntary?  
(b) Number of shares dematerialized  
Percentage of dematerialized shares to the total shares  
Reason, if any, for shortfall in dematerialization

14 Rate of dividend declared during last three years

**Date :**

**Managing Director/ Chief Executive Officer**

**NAME OF THE COMPANY****Reserves & Net Owned Funds****1 Types of Reserves**

		Rs. in lakh	
		Amount outstanding as on the date of inspection	Purpose of creating reserve.
(a)	General reserve		
(b)	Special Reserve		
(c)	Capital Reserve		
(d)	(specify)		
(e)	(specify)		
(f)	(specify)		

**2 Please indicate the amount [ Rs. in lakh ] and percentage of that to net profit transferred to various reserves during last three financial years.**

**3 If Special Reserve is created under Section 36(1)(viii) of the Income Tax Act, 1961, please **enclose** the working sheet of the amount transferred to such Reserve during the last audited year.**

**4. Please indicate whether in the last three years any amount of from Special Reserve was withdrawn If yes, please give details as of**

- (a) date of,**
- (b) amount withdrawn,**
- (c) purpose for which drawn and whether NHB permission was obtained?**

**5 Please **enclose** the work sheet of the Net Owned Funds as at the last audited Balance Sheet in the format enclosed.**

**Part A - Capital funds**

	Item Name	Item Code*	Amount as on date of inspection Rs.
	<b>Capital Funds – Tier I</b>		
(i)	Paid up Equity Capital		
(ii)	Preference shares to be compulsorily convertible into equity	112	
(iii)	Free reserves		
a)	General Reserves	113	
b)	Share Premium	114	
c)	Capital Reserves (representing surplus on sale of assets)	115	
d)	Debenture Redemption Reserve	116	
e)	Capital Redemption Reserve	117	
f)	Credit Balance in P & L Account	118	
g)	Other free reserves (specify)	119	
	<b>Total (111 to 119)</b>	<b>110</b>	
(iv)	Accumulated loss	121	
(v)	Deferred Revenue Expenditure	122	
(vi)	Other intangible assets	123	
	<b>Total (121 to 123)</b>	<b>120</b>	
(vii)	Owned Funds (110-120)	130	
(viii)	Investment in shares of :		
a)	Subsidiaries	141	
b)	Companies in the same Group	142	
c)	Other HFCs	143	
(ix)	Book value of debentures, bonds, outstanding loans and advances, bills purchased & discounted (HP and lease) made to and deposits with		
a)	Subsidiaries	144+146	
b)	Companies in the same Group	145+147	
(x)	<b>Total (141 to 147)</b>	<b>140</b>	
(xi)	Amount of item 140 in excess of 10% of item 130 above	150	
(xii)	Tier I-Capital Net owned fund (130-150)	151	

\* Item code as reported in the half yearly statements

Part 'B' - Names of Non-Financial and financial Companies, Firms and  
Proprietary concerns in which the company, its directors, major  
share-holders/employees are interested

Rs. in lakh			
	Name and address (1)	Maximum exposure during the year Rs. (2)	Exposure on the reference date of inspection* Rs. (3)
I.	HFCs in the Group (other than subsidiaries)		
1)			
2)			
II.	Subsidiary HFCs		
1)			
2)			
III.	Other subsidiaries		
1)			
2)			
IV.	Other companies not in the Group		
1)			
2)			
V.	Other companies not in Group/ firms/ proprietary concerns with which the company had substantial and/or frequent transactions.		
1)			
2)			

\* Please give exposures separately in respect of (a) investment in shares, debentures, etc. (b) loans and advances (c) other financial facilities, and (d) non-funded facilities such as guarantees, etc.

**Note :**

“Exposure” includes loans and advances, ICDs, bills purchased/discounted, lease and hire purchase finance extended, investments in shares, debentures/bonds, commercial papers and off-Balance Sheet liabilities such as guarantees, underwriting etc.

‘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 the company or total capital subscribed by all the partners of a partnership firm.

‘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.

**Date :**

**Managing Director / Chief Executive Officer**

**NAME OF THE COMPANY:****Borrowings [other than Public Deposits]**

[A] What is the borrowing power fixed by the General Body/ Board under Section 293(10(d) of the Companies Act, 1956

Enclose a copy of the Resolution.

[B] Furnish particulars of existing short term loans/ cash credit/ overdraft arrangements as on      date of inspection

Rs. in lakh

Name of the bank	Nature of facility	Maximum limit	How and when repayable	Particulars of security	Stipulated margin percentage	Particulars of guarantee If any	Rate of interest %	Value of security and drawing power	Amount outstanding as on date	Whether bank has negative charge on fixed/ other assets
1	2	3	4	5	6	7	8	9	10	11

## [C] Particulars of Long term Loans as on date of inspection

Rs. in lakh

Name of the institution from whom borrowed	Purpose of loan	Original sanction		Amount outstanding	Rate of interest %	Amortisation schedule	Security charged & nature of charge	Date of creation of charge	Defaults, if any, in payment of interest and/or principal	Restrictive covenants in the security in regard to dividend, raising of loan, creation of further charge, etc.
		Date	Amt.							
1	2	3	4	5	6	7	8	9	10	11

(D) If funds have been raised through issue of (i) commercial papers (ii) inter-corporate deposits/loans (iii) convertible bonds (iv) secured redeemable bonds/debentures (v) loans from or debentures issued to mutual funds (vi) optionally convertible debentures/bonds and (vii) other sources if any, full particulars thereof as indicated at (B) & (C) above may be provided.

(E) Where refinance is availed from NHB, whether NOC has been furnished. If so details thereof may be provided. If NOC was not required to be provided, the reason therefore may be furnished.

**Date:**

**Managing Director / Chief Executive Officer**

**Name of the company :**

**A. Statement showing public deposit and exempted borrowings (as on the date of the last three financial years).**

		Rs. in lakh		
		Year ended March		
		I	II	III
<b>A.</b>	<b>Public deposit including accrued interest</b>			
	Fixed deposits/Recurring Deposits			
	- From shareholders (in the case of public limited company)			
	- Non-Resident Indians			
	Unsecured /partly secured debentures & bonds issued to Individuals & non-corporates. 1			
	- Others (specify)			
<b>B</b>	<b>Exempted borrowings.</b>			
<b>(i)</b>	<b>Domestic Sources.</b>			
	- Borrowings from banks			
	- Borrowings from NHB			
	- Borrowings from financial Institutions			
	- Commercial papers			
	- Inter-corporate deposits/loans			
	- Fully secured or convertible bonds & debentures			
	- Borrowings from Central/State Government/local authority			

	- Deposits from shareholders (in the case of private company)			
	- Deposit from Directors & their relatives.			
	- Unsecured loans from promoters in pursuance of stipulations from lending institutions			
	- Borrowings from mutual funds			
	- Others (specify)			
	- Hybrid debt / subordinated debt (maturity of 60 months & above)			
	- Others (specify)			
ii)	<b>Foreign sources<sup>2</sup></b>			
	- External commercial borrowings			
	- Overseas Corporate Bodies			
	- Foreign nationals/Foreign Governments			
	- Others (specify)			
C.	<b>Amounts payable within one year from the reference date of inspection</b>			
(i)	Fixed deposits from public / Recurring deposits from public			
(ii)	ICDs			
(iii)	Loans & debentures (all sources)			
(iv)	Commercial papers			
(v)	Others (specify)			
D.	<b>Amount receivable within one year from the reference date of inspection</b>			
(i)	Recovery of loans and advances (including Bills purchased and discounted, ICDs, Investments in commercial papers/ short-term Debentures) and interest/ discount thereon.			
(ii)	Lease receivables			
(iii)	Hire purchase receivables			
(iv)	Others (specify)			

(If there is considerable shortfall in D over C, please explain the mismatches in a separate sheet indicating as to how the company proposes to meet it).

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 Part 'A'.
2. Please give details of permission obtained from Reserve Bank / Government.

(cont'd in the next page)

**B. 1. Composition of deposits**

Rs. in lakh.

Type of deposit	Year I				Year II				Year III			
	Mobilised during the year		Outstanding as on 31 <sup>st</sup> March		Mobilised during the year		Outstanding as on 31 <sup>st</sup> March		Mobilised during the year		Outstanding as on 31 <sup>st</sup> March	
	No. of acts.	Amt. Rs.	No. of acts.	Amt. Rs.	No. of acts.	Amt. Rs.	No. of acts.	Amt. Rs.	No. of acts.	Amt. Rs.	No. of acts.	Amt. Rs.
1	2	3	4	5	6	7	8	9	10	11	12	13
Regulated												
Non-regulated												
Total												

**2. Scheme-wise regulated [Public] deposits**

Rs. in lakh.

Type of deposit	Year I				Year II				Year III			
	Mobilised during the year		Outstanding as on 31 <sup>st</sup> March		Mobilised during the year		Outstanding as on 31 <sup>st</sup> March		Mobilised during the year		Outstanding as on 31 <sup>st</sup> March	
	No. of acts.	Amt. Rs.	No. of acts.	Amt. Rs.	No. of acts.	Amt. Rs.	No. of acts.	Amt. Rs.	No. of acts.	Amt. Rs.	No. of acts.	Amt. Rs.
1	2	3	4	5	6	7	8	9	10	11	12	13
1)												
2)												
3)												
Total												

**3 Maturity – Profile of deposits for the last three financial years]**

[Rs. in lakh]

Type of deposit	Year I		Year II		Year III	
Regulated	Acts.	Rs.	Acts.	Rs.	Acts.	Rs.
0-1 year						
1-2 years						
2-3 years						
3-4 years						
4 -5 years						
5 -6 years						
6 -7 years						
Sub-Total						
Non-regulated						
0-1 year						
1-2 years						
2-3 years						
3-4 years						
4 -5 years						
5-6 years						
6-7 years						
More than 7 years						
Sub-Total						
<b>Grand total</b>						

**4 Interest rate-wise profile of deposits for the last three financial years.**

Rs. in lakh

Type of deposit	Year I		Year II		Year III	
	Acts.	Amt. Rs.	Acts.	Amt. Rs.	Acts.	Amt. Rs.
Regulated						
%						
%						
Non-Regulated						
%						
%						
%						
<b>Total</b>						

**5 Rate of brokerage, etc. paid for deposits**

- (a) For a period of 12 months
- (b) For a period exceeding 12 months but not exceeding 24 months
- (c) For a period exceeding 24 months
- (d) Conveyance, incentive etc. paid.

**6 Amount of brokerage, etc. paid during last three financial years.**

Rs. in lakh

Year I		Year II		Year III	
Deposits mobilised	Brokerage paid	Deposits mobilised	Brokerage paid	Deposits mobilised	Brokerage paid
1	2	3	4	5	6

**7A. Extent of overdue deposits, during last three financial years and the reasons therefore.**

Rs. in lakh

Year I		Year II		Year III	
Total deposits	Overdue deposits	Total deposits	Overdue deposits	Total deposits	Overdue deposits
1	2	3	4	5	6

**7B. Reasons for over-dues indicated above.**

**8. Non-Resident Indian [NRI] deposits.**

- (a) RBI permission for acceptance of such deposits (where required).  
[Quote reference number and date of the letter and enclosure a copy thereof].
- (b) The deposits outstanding as on date
- (c) Enclosure the scheme brochure

**9. Details of Inter-corporate deposits accepted during last three financial years.**

Date	Institution	Rs. in lakh	Rate of interest	Term of deposit	Original maturity date
1	2	3	4	5	6

Date/s of roll over	Rate of interest	Maturity date/s	Paid on	Balance (Rs. in lakh)
7	8	9	10	11

**10. Details of Bonds / Debentures issued during last three financial years**

Type of Bond/ Debenture*	Amount	Term	Rate of Interest	Maturity date	Outstanding beyond maturity	Date on which NHB was kept informed
1	2	3	4	5	6	7

\*If the issue has been secured by any charge to the asset, please give details for each issue.

**11. Mode of mobilization of deposits**

- (a) If through advertisement, enclose latest copies of advertisements issued to the press [vernacular and English]
- (b) If brokers are engaged, indicate the system of engaging brokers.
- (c) Enclose specimen of application forms, brochures / pamphlets etc. and other relative forms introduced for deposit mobilisation.

**12. Maintenance of Deposit accounts**

- (a) Whether maintenance of Deposit accounts is centralized at corporate office or decentralized?
- (b) If decentralized, indicate whether ROC has been kept informed under Section 209 of the Companies Act, 1956?
- (c) If a Deposit Manual is in use, please enclose a copy.

**13. Credit Rating**

- (a) If Credit Rating has been obtained, give details as under -

Rated Instrument	Rating Agency	Date of Rating	Rating Assigned	Valid up to	Borrowing limit specified in rating
1	2	3	4	5	6

- (b) Enclose a copy of the Credit Agency's latest letter rating the deposits.
- (c) If the rating for the deposits has not been obtained, indicate -
  - (i) Net-worth as at last audited Balance Sheet - Rs. lakh
  - (ii) Deposits mobilised - Rs. lakh
  - (iii) If deposits exceed the prescribed limit, indicate steps taken as remedial measure.

**14 Maintenance of Statutory Liquid Assets [SLA]**

- (a) Indicate the system of maintaining the SLA on a daily basis.
- (b) Indicate the types of securities maintained under paragraph 11(1)(a) and (b) of the Housing Finance Companies [NHB] Directions, 2001 and their details thereof.
- (c) Indicate the name/s of the scheduled commercial bank with which the securities indicated in Paragraph 11(1)(a) of the Directions entrusted for safe custody [vide paragraph 11a of Directions, ibid].
- (d) Indicate if SLA are maintained in physical form or demat form.
- (e) Indicate the name and address of the depository service provider, if SLA are maintained in demat form.
- (f) Indicate whether at any point of time investment under Paragraph 11(1)(b) was withdrawn during last three years? If so, details thereof with the purpose.

**15** Details of amount of public deposits claimed but yet to be paid (as on the latest date possible).

No. of accounts	Amount of deposits claimed		Reasons for delay in payment.
	Principal Rs.	Interest Rs.	

**Date:**

**Managing Director/ Chief Executive Officer**

**Name of the company:**

**Statement showing compliance of Company Law Board/ Consumer Courts/Other Courts orders etc. (if any) where there was /is delay/default in repayment of public deposits.**

Sr. No.	Reference No.	Orders passed by Authority	Nature of order	Total Aamount involved Rs.	Compliance Amount Rs.
1	2	3	4	5	5
1					
2					
3					

:

**Date:**

**Managing Director/Chief Executive Officer**

- @ Where no such orders were passed by CLB/Court, 'Nil' statement to be furnished.
- \* Copies of affidavits furnished to the regulatory authorities may be kept ready for verification.

**NAME OF THE COMPANY:****Statement of non-fund based activities**

(Rs.in lakh)

		Year I	Year II	Year III
<b>I.</b>	<b>Guarantees</b>			
(a)	Guarantees issued during the financial year			
(b)	Income earned			
(c)	Guarantees invoked			
(d)	Amount paid under ( c )			
(e)	Particulars of claims pending in respect of invoked guarantees(details to be furnished as Annexure)			
(f)	Guarantees outstanding at the end of the year.			
<b>II.</b>	<b>Issue Management (SEBI Registration No.....valid upto.....)</b>			
(a)	No. of issues lead managed			
(b)	No. of issues managed other than as lead manager			
( c )	Total business handled			
(d)	Income from issue management.			
<b>III</b>	<b>Underwriting (SEBI Registration No.....valid upto.....)</b>			
(a)	No. of issues underwritten			
(b)	Total amount			
(c )	Amount devolved			
(d)	Particulars of devolvements (details to be furnished as Annexure)			
<b>IV</b>	<b>Portfolio Management (SEBI Registration No.....valid upto.....)</b>			
(a)	Total amount raised under portfolio management			
(b)	Amount invested			
(c)	Number of contracts			
(d)	Average portfolio value			
(e)	Fee received – attach literature of the			

	scheme.			
<b>V</b>	<b>Lease /hire purchase syndicated</b>			
(a)	Total amount			
(b)	Fee received			
<b>VI</b>	<b>Loans/ICDs syndicated</b>			
(a)	Total amount			
(b)	Fee received			
<b>VII</b>	<b>Bills brokered</b>			
(a)	Volume			
(b)	Fee/Commission received			
<b>VIII</b>	Property related services.			
a)	Volume			
b)	Fee received			
<b>IX</b>	<b>Insurance business mobilised.</b>			
a)	Volume			
b)	Fee received			
<b>X</b>	<b>Other fee based activities (specify)</b>			
(a)	Volume			
(b)	Fee received			

**Date:**

**Managing Director/Chief Executive Officer**

**NAME OF THE COMPANY:****Investments**

<b>A. 1</b>	<b>Investment Policy</b>	
	Please furnish a copy of the up-to date Investment Policy together with changes made since inception/ last inspection which ever is later.	
<b>2</b>	<b>Operations</b>	
	Please furnish a copy of the guidelines framed for investment operations, interalia, indicating -	
	(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) Who authorizes the investment or divestment transaction? (d) Who strikes the deal? (e) Any authority delegated for booking loss on sale? (f) Any system of periodic ratification of the investment transactions by Higher Authority/Board?	
<b>3</b>	<b>Trading in investments</b>	
	(a) Please indicate whether policy permits trading in investment. If yes, please furnish the relevant clause of the policy as also of the MOA	
	(b) If trading is a regular business, please furnish the annual turnover in investment during last three financial years	
	(c) Please furnish the income generated on trading activity in investment during last three financial years.	
<b>4</b>	<b>Prudential Norms on Investment</b>	
	(a) Furnish the policy followed on valuation of investments.	
	(b) Furnish the details of provisions made for investments during last three financial years.	

	(c) Furnish copies of half-yearly returns shed to NHB on prudential Norms for the last two half-years.		
<b>5</b>	<b>Overall position of investment as on March 31 during last three financial years.</b>		

(Amount Rs. in lakhs)

Item No.	PARTICULARS	Item Code	Amount
1	2	3	4
1.	Investment in shares of		
	(a) Subsidiaries		
	(b) Companies in the same group		
	(c) Other housing finance institutions which are companies.		
2.	Investment in debentures, bonds and commercial papers of		
	(a) Subsidiaries		
	(b) Companies in the same group		
3.	Investments in shares of and debenture/bonds and commercial papers issued by companies and contribution to the capital of firms and proprietary concerns where directors of the company hold substantial interest (Details to be furnished in separate Annexure).		
4.	Shares, debentures/bonds and commercial papers of other companies		
5.	Other investments		
	(i) Fixed deposits with banks/certificates of deposits issued by banks		
	(ii) Deposits in any other deposit account with banks		
	(iii) Securities of central/state governments and bonds guaranteed by central/state governments		
	(iv) Units of Unit Trust of India		
	(v) Others ( Please furnish a list showing book value and market value)		
6.	Total ]		

**Note:** Details of shares and debentures whether held in investment account or by way of stock-in-trade should be included and shown separately in this statement

**6 Furnish details of cost, market value, provision required and provision made as on the date of inspection in the proforma as below**

**I. Current SLR Securities.**

**(a) SLR Investments (Quoted)**

Description		Face Value (Rs.)	Cost (Rs.)	Market Value (Rs.)	Provision required (Rs.)	Provision made (Rs.)	Rs.in lakh
(1)	(2)	(3)	(4)	(5)	(6)		
1)							
2)							
3)							

**(b) SLR Securities (Unquoted).**

	Description	Face value (Rs.)	Carrying cost (Rs.)	Rs. in lakh
	(1)	(2)	(3)	
1)				
2)				
3)				

**II. Long-term SLR Investments (Quoted)**

	Description	Face Value Rs.	Cost Rs.	If there is a decline in market value, other than temporary, amount of provision made. If no provision has been made reasons.	Rs. in lakh
	(1)	(2)	(3)	(4)	
1)					
2)					
3)					

**III. NON-SLR CURRENT INVESTMENTS (QUOTED).****(a) Equity shares (quoted)**

Rs. in lakh

	Name of the company	Whether a subsidiary or same group company or another HFC	Whether a company in which any director, major share-holder or employee of the company holds substantial interest, if so, his name.	No. of shares held	% of total equity of the investee company	Cost per share Amt.	Market value per share as on 31st March (date of inspection)	Last dividend received		Provision required to be made	Provision made
								Year	Rate %		
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1)											
2)											
3)											

## (b) Preference shares (quoted)

	Name of the company	Whether a subsidiary or same group company or another HFC	Whether a company in which any director, major share-holder or employee of the company holds substantial interest, if so, his name.	No. of shares held	Cost per share Amt.	Market value per share Amt.	Last dividend received		Provision required to be made Rs.	Provision made Rs.
							Year	Rate %		
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1)										
2)										
3)										

## (c) Debentures and bonds (quoted

Rs.in lakh										
	Name of the company	Whether a subsidiary or same group company or another	Whether a company in which any director, major shareholder or employee of the company holds substantial interest, if so, his name.	No. of Debentures/ Bonds held	Rate of Return %	Cost per Deben- ture/ Bond Amt.	Market value per Deben- ture/ Bond Amt.	Whether stipulated Interest/ Principal is being received, if not, amount of interest/ principal not received	Provision required to be made Rs.	Provision made Rs.
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1)										
2)										
3)										

**(d) Units of Mutual Funds (quoted)**

	Name of the Mutual Fund	Name of the Scheme	No. of units held	No. of Debentures/ Bonds held	Face value per unit	Cost per unit Amt.	If regular income scheme, % of dividend received	Provision required to be made Rs.	Provision made Rs.
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1)									
2)									
3)									

**(e) Other current Investments (quoted and unquoted)**

(Specify the name of the investee company, whether a subsidiary or in the same group or another HFC, whether any director, major shareholder of the company or employee of the company holds substantial interest in the investee company, types of securities, number of units of each security held, cost per unit of each security market value per unit of each security, provision required to be made and the provision actually made).

**IV. UNQUOTED NON-SLR INVESTMENTS.****(a) Equity shares.**

Rs. in lakh

	Name of the company	Whether a subsidiary or same group company or another HFC	Whether a company in which any director, major shareholder or employee of the company holds substantial interest, if so, his name.	No. of shares held	% of total equity of the investee company	Cost per share Amt.	Break up value per share Amt.	Fair value per share Amt.	Last dividend received		Provision required to be made Rs.	Provision made Rs.
									Year	Rate %		
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
1)												
2)												
3)												

**(b) Preference shares.**

Rs. in lakh

	Name of the company	Whether a subsidiary or same group company or another HFC	Whether a company in which any director, major shareholder or employee of the company holds substantial interest, if so, his name.	No. of shares held	Fair value per share Amt.	Cost per share Amt.	Last dividend received.		Provision required to be made Amt.	Provision made Amt.
							Year	Rate %		
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1)										
2)										
3)										

**(c) Units of Mutual Funds**

Rs. in lakh

	Name of the Mutual Fund	Name of the Scheme	No. of units held	Face value per unit	Cost per unit	NAV per unit	If a regular income scheme, % of dividend received	Provision required to be made Rs.	Provision made Rs.
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1)									
2)									

**(V) NON-SLR LONG TERM INVESTMENTS.****(a) Equity shares.**

Rs. in lakh

	Name of the company	Whether a subsidiary or same group company or another HFC	Whether a company in which any director, major share-holder or employee of the company holds substantial interest, if so, his name.	No. of shares held	% of total equity of the investee company	Cost per share	Market value per share	Last dividend received		If there is a decline in market value, other than temporary amount of provision made, if no, provision made, furnish reasons.
								Year	Rate %	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1)										
2)										
3)										

## (b) Preference shares

	Name of the company	Whether a subsidiary or same group company or another HFC	Whether a company in which any director, major shareholder or employee of the company holds substantial interest, if so, his name.	No. of shares held	Cost per share	Market value per share	Last dividend received		If there is a decline in market value, other than temporary, amount of provision made, if no provision made, furnish reason.
							Year	Rate	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1)									
2)									
3)									

## (c) Debentures and bonds.

Rs. in lakh

	Name of the company	Whether a subsidiary or same group company or another HFC	Whether a company in which any director, major shareholder or employee of the company holds substantial interest, if so, his name.	No. of Debentures/ Bonds held	Rate of Return %	Cost per Debenture / bond	Market value per debenture / bond	Whether stipulated Interest/ Principal is being received, if not, amount of interest/ principal not received.	If there is a decline in market value, other than temporary, amount of provision made, if no provision made, furnish reason
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1)									
2)									
3)									

**(d) Units of Mutual Funds**

Rs. in lakh

	Name of the Mutual Fund	Name of the Scheme	No. of units held	Face value per unit Amt.	Cost per unit Amt.	Market value per unit Amt.	NAV per unit Amt.	If a regular income scheme, % of dividend received	If there is a decline in market value, other than temporary, amount of provision made, if no provision made, furnish reason
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1)									
2)									
3)									

**(e) Other long-term investments (quoted and unquoted)**

(Specify the name of the investee company, whether in a subsidiary or in the same group or another HFC, whether any director, major shareholder or employee of the company holds substantial interest in the investee company, types of securities, number of each security held, cost per unit of each security, market value per unit of each security if quoted, provision, if any, made if there is a decline in the value of the security, other than temporary – if no such provision has been made, reasons to be furnished).

**VI. COMMERCIAL PAPERS (CPs.)**

Rs. in lakh

	Name of the company	Whether a subsidiary or same group company or another HFC	Whether a company in which any director, major shareholder or employee of the company holds substantial interest, if so, his name.	Nominal value of CP held Rs.	Carrying cost. Rs.
	(1)	(2)	(3)	(4)	(5)
1)					
2)					
3)					

**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 2001.

(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**

**NAME OF THE COMPANY:****Lending Policy****1. Policy**

Please give details of Lending Policy specifically on the following activities and any other activity not covered, interalia, highlighting the following in each case

- Purpose for lending
- Quantum
- Margin allowed
- Rate of interest applied
- Method of interest applied
- Types of security accepted including personal guarantee, etc.
- Type of Amortization prescribed
- Front-end charges
- Commitment charges
- Prepayment charges
- Sanctioning authority
- Enclose Board note/ approval of the policy

- [A] Housing Finance
  - Individual housing finance
  - Builder/ Project housing finance
  - Corporate housing finance
- [B] Mortgage Finance
- [C] Lease Finance
- [D] Consumer Finance
- [E] Bill Finance [Bill-rediscounting]
- [F] Inter-corporate Deposits

**2 Appraisal Guidelines**

- (a) Please enclose technical, legal and financial appraisal guidelines issued for

all types of lending.

(b) Indicate whether the appraisal system is computerized. If so, a note on the system followed may be given

**3 Extension of housing loans to Non-Resident Indians.**

Furnish details of policy covering aspects as detailed at [1] above, extent of loans so far granted, amount outstanding, delinquencies (if any) ,etc.

**Date:**

:

**Managing Director/ Chief Executive Officer**

**NAME OF THE COMPANY:****Particulars of loans and advances outstanding****1. Overall position as at the end of last three financial years**

Item No.	PARTICULARS	Year 1	Year 2	Year 3
1	2	3	4	5
1.	Housing Loans			
(i)	Individuals			
(ii)	Corporate Bodies			
	(a) Companies in the same group			
	(b) Companies, firms and proprietary concerns where directors of the company hold substantial interest			
	(c) Other Corporate Bodies			
	Others(to be specified)			
(iii)	Total housing loans [1 (I) to (iii)]			
2.	Other loans & advances			
(i)	Companies in the same group			
(ii)	Companies not in the same group			
(iii)	Directors			
(iv)	Shareholders			
(v)	Chief Executive officer and other employees			
(vi)	Purchasing, selling and other agents			
(vii)	Depositors			
(viii)	Others			
	Total [2 (i) to (viii)]			
	Grand Total			

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

b] Deposits with other companies should be included under item 1 or item 2(a), as the case may be.

## 2. Housing loans during the last three financial years

Rs. in lakh

Type of borrower	Year I						Year II						Year III					
	Sanctioned		Disbursed		Outstanding		Sanctioned		Disbursed		Outstanding		Sanctioned		Disbursed		Outstanding	
	No. of accts.	Amt	No. of accts.	Amt.	No. of accts.	Amt	No. of accts.	Amt	No. of accts	Amt.	No. of accts	Amt.						
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19
Individual																		
NRI																		
Builder/ Project																		
Corporate																		
Others																		

**3.Rural and Urban Individual Housing loans including NRI during the last three financial years**

Rs. in lakh

Type of borrower	Year I						Year II						Year III					
	Sanctioned		Disbursed		Outstanding		Sanctioned		Disbursed		Outstanding		Sanctioned		Disbursed		Outstanding	
	No. of accts.	Amt	No. of accts.	Amt.	No. of accts.	Amt	No. of accts.	Amt	No. of accts	Amt.	No. of accts	Amt.						
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19
New dwell- ing units																		
- Rural																		
- Urban																		
Old dwell- ing units																		
- Rural																		
- Urban																		
Up gradation/ Repairs																		
- Rural																		
- Urban																		
Total																		

**4. Loan-size-wise Individual Housing Loans, including NRI during last three financial years**

Type of borrower	Year I		Year II		Year III		Rs. in lakh
	Accounts	Amount Rs.	Accounts	Amount Rs.	Accounts	Amount Rs.	
Up to Rs.50000							
Rs.50001 to 100000							
Rs.100001 to 200000							
Rs.200001 to 300000							
Rs.300001 to 500000							
Rs.500001 to 1000000							
Rs.1000001 to 1500000							
Total							

**5. Builder/ Project Loans during last three financial years**

Rs. in lakh

Sr. No	Builder/ agency	Project name & location	Cost	Loan	Date of sanc- tion	LCR	Term	Rate of interest	Security	Security docu- ments obtained	Dates of disburse- ment	Amount dis- bursed	Amount out- standing	Over due, if any	Classi- fication as NPA
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16

**6. Corporate Loans - [During last three financial years]**

Rs. in lakh

Sr. No	Name	Purpose/ Project location	Cost [Rs.]	Loan [Rs.]	Date of sanc- tion	LCR	Term	Rate of interest	Security	Security docu- ments obtained	Dates of disburse- ment	Amount dis- bursed [Rs.]	Amount out- standing [Rs.]	Over due, if any	Classi- fication as NPA
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16

**7. Mortgage Loans - [During last three financial years]**

Rs. in lakh

Sr. No	Name	Purpose	Cost of property mort- gaged	Loan [Rs.]	Date of sanction	LCR	Term	Rate of interest	Security	Security docu- ments obtained	Dates of disburse- ment	Amount dis- bursed [Rs.]	Amount out- standing [Rs.]	Over due, if any	Classi- fication as NPA

			[Rs.]												
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16

**8. Lease Finance - [During last three financial years]**

Rs.. in lakh

Sr. No	Party's name & address	Gross lease amount	Term of lease	Security deposit	Net exposure to lease asset	Lease Rentals	Lease rentals over due	Classification as NPA
1	2	3	4	5	6	6	7	8

**9. Consumer Finance - [During last three financial years]**

Rs. in lakh

Type of borrower	Year I						Year II						Year III					
	Sanctioned		Disbursed		Outstanding		Sanctioned		Disbursed		Outstanding		Sanctioned		Disbursed		Outstanding	
	No. of accts.	Amt	No. of accts.	Amt.	No. of accts.	Amt	No. of accts.	Amt	No. of accts	Amt.	No. of accts	Amt.						
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19
Individual																		
NRI																		
Builder/																		

Project															
Corporate															
Others															

**10. Bill- Rediscounting - [During last three financial years]**

Rs. in lakh

Date	Bill drawn by	Bill discounted by	Amount of bill	Discount Rate	Discounted amount	Due date	Date/s of roll over	Rate of interest	Maturity date/s	Paid on	Balance	Over due, if any	Classification as NPA	
1	2	3	4	5	6	7	8	9	10	11	12	13	14	

**11. Inter-Corporate Deposits placed [During last three financial years]**

Rs. in lakh

Date	Name of the Institution/ company/ others	Amount Rs.	Rate of interest %	Term of deposit	Maturity date	Date/s of roll over	Rate of interest %	Maturity date/s	Paid on	Balance	Over due, if any	Classification as NPA	
1	2	3	4	5	6	7	8	9	10	11	12	13	

## 12. Loan Recovery Performance for last three years

Furnish recovery performance in respect of each activity separately -

- (a) Individual Housing Loan
- (b) Builder/ Project Loan
- (c) Corporate Loan
- (d) Mortgage Loan
- (e) Lease Finance
- (f) Consumer Finance
- (g) Bills Rediscounting
- (h) Inter-Corporate Deposits

Rs. in lakh

	Age-wise overdue to demand	Year I		Year II		Year III	
		Account	Amount	Account	Amount	Account	Amount
A	Demand						
	Overdues						
B	Percentage of overdues to demand						
	Overdue above 3 months and upto 6 monghs						
	Overdue above 6 months and upto 12 months.						
	Overdues above 12 months						
	Above 12 months						
C	Overdues above 3 months						
	Percentage of overdues for above 3 months to total demand						

Note: Apply the "over dues\*/ past due" norm for term loans, lease finance, Bills purchased and other facilities, as per NHB Guidelines.

13. Furnish the policy for settlement of dues or out of court settlement and the amounts so settled during last 3 financial years in respect of each activity enumerated at 12 above.

**Note:** (i) Demand constitute current demand (from preceding 12 months) and demand on arrears as on date. Collection should include all credit exposure due during the 12 months of the financial year and collection against overdue demand. The pre-closure/advance payment/full closure should not be included under normal collection to determine overdues.

**Date:**

**Managing Director/ Chief Executive Officer**

**NAME OF THE COMPANY:**

**Statement showing credit exposures (including all loans and advances, inter-corporate deposits/loans, bills purchased/ discounted, lease and hire purchase finance extended, investments, in debentures, bonds and commercial papers) and off-balance sheet liabilities such as guarantees underwriting etc. exceeding Rs.25/- lakhs in case of individual parties and Rs.100/- lakhs in case of group of parties. @**

**I. Individual parties.**

Rs. in lakh.

Name of the Party	Whether belongs to the same group as the company.	Whether any director, major shareholder or any employee of the company holds substantial interest in the party financed; if so, his name	Nature of credit exposures, date of original disbursement amount disbursed and outstanding balance as on the date of inspection.	Nature and value of security, if any.	Nature of documents taken and whether they are current	Whether interest, any installments or principal has/ have become overdue; if so, since when and the amount thereof.	If answer to Col.7 is "yes" the amount of provision made against the amount due from the parties including those in Sundry Debtors/ suspense A/c.
1	2	3	4	5	6	7	8
1)							
2)							
3)							

@ In case of companies having assets more than Rs.500 crores, the cut off points for individual parties will be Rs.50 lakhs and Rs.500 lakhs in case of group parties.

**II. Group of parties**

Rs. in lakh

Name of the group	Name of the group parties	Whether belong to the same group as the company.	Whether any director, major shareholder or any employee of the company holds substantial interest in the party financed; if so, his name	Nature of credit exposures, date of original disbursement amount disbursed and outstanding balance as on the date of inspection.	Nature and value of security, if any,	Nature of documents taken and whether they are current	Whether interest, any installments or principal has/ have become overdue; if so, since when and the amount thereof.	If answer to Col.7 is 'Yes', the amount of amount of provision made against the amount due from the party including those in Sundry Debtors/ suspense A/c.
1	2	3	4	5	6	7	8	9
1								
2								
3								

**III. Enclose in the following form a list of other parties below the above cut-off point from whom interest, installments and principal have been 'past due' for more than six months (overdue for twelve months in the cases of hire purchase and equipment leasing exposures):**

							Rs. in lakh
Name of the party	Whether a subsidiary/group company or a company, firm or proprietary concern in which any director, employee or major shareholder of the company holds substantial interest, if so, name of the director, employee or major shareholder	Nature of credit/exposure	Aggregate amount due	Past due amount	Classification of assets	Provision made	
1	2	3	4	5	6	7	

- 1.'Major shareholder' would mean any person who, together with his spouse or minor children, holds 10 per cent or more of the equity of the company.
2. 'Substantial interest' in the case of a company or a partnership firm means holding of a beneficial interest by an individual or his spouse or minor child, whether single or taken together, in the shares of the company the amount paid up on which exceeds 10 per cent of the paid up capital of the company or total capital subscribed by all the partners of a partnership firm.

**Date**

**Managing Director/Chief Executive**

**Name of the company**

**Top 20 Borrowers Exposure Analysis**

Name of the borrower	Loans & Advances					Lease	HP	Investment Debt/Equity/ Hybrid	Off balance sheet Exposure				
	Unsecured			Secured									
	Short Term Loan	Inter corporate deposits	Medium Term Loans	Long term loans	Against any other collateral/ guarantee etc. (specify)								
1	2	3	4	5	6	7	8	9	10				
(1)													
(2)													
(3)													
etc.													

**Date :**

**Managing Director/Chief Executive**

Name of the company

**Suit filed accounts – status<sup>®</sup>**

Rs. in lakh

	Portfolio	Number of Cases	Amount Involved Rs.	Current status Security/margin money held (aggregate) Rs.	Remarks
	<b>Loans &amp; Advances</b>				
<b>A.</b>	<b>Unsecured.</b>				
a)	Short Term				
b)	Inter-corporate deposits/loans				
c)	Medium Term				
d)	Long Term				
<b>B</b>	<b>Secured.</b>				
a)	Individual(Housing)				
b)	Builders				
c)	Corporate				
d)	Others - against property				
e)	HP				
f)	Others				

<sup>®</sup> Borrower-wise details may be provided under the respective heads apart from summary as indicated above..

Date:

Managing Director/ Chief Executive Officer

**Name of the company**

**Migration Analysis**

Sr.No.	Borrower's name	Year ended	Opening position				Migration				Remarks
			STD	SS	DA	LA	STD	SS	DA	LA	

STD : Standard SS : Sub-standard DA : Doubtful assets LA : Loss assets

Note : Migration Analysis may be provided for the last three financial years.

**Date :**

**Managing Director/Chief executive Officer**

**NAME OF THE COMPANY:**

**Statement showing credit exposures or other assets or any claim written off during the last three financial years ended 31st March \_\_\_\_\_ (date of Inspection)**

**Second preceding year (eg. 2001-2002)**

Rs. in lakh.

Name of the company	Whether any director, employee or major shareholder of the company held substantial interest in the party, if so, the name of the director, employee or major shareholder.	Nature of credit/claim written off	Reason for writing off.	Name of the company	Whether the write off was approved by the Board of Directors/its Committee, if so, date of resolution
1	2	3	4	5	6

**II. Preceding year (eg. 2002-2003)**

1	2	3	4	5	6

**III. Current year (eg. 2003-2004)**

1	2	3	4	5	6

1. 'Major shareholder' would mean any person who, together with his spouse and minor children, holds 10 percent or more of the equity in the company.
2. 'Substantial interest' in the case of a company or a partnership firm means holding of a beneficial interest by an individual or his spouse or minor child, whether single or taken together, in the shares of the company the amount paid up on which exceeds 10 per cent of the paid up capital of the company or total capital subscribed by all the partners of a partnership firm.

**Date:**

**Managing Director/Chief Executive Officer**

**NAME OF THE COMPANY:****Prudential Norms****1. Income Recognition & Accounting Standards**

(a) Furnish a copy of the company's policy.

(b) Furnish data on recognition of income:

Loan Category	Unrealised interest income wrongly recognised on accrual basis.				Amount & date of reversal
	Year I	Year II	Year III	Total	
<b>Housing -</b>					
<b>Individual</b>					
Builder					
Corporate					
<b>Sub-total</b>					
Mortgage					
Lease					
Consumer					
Bills					
ICDs					
Others if any					
<b>Sub-total</b>					
<b>Total</b>					

## 2. Asset classification & Provisioning

### (a) Position of Loan classification for the last two financial years

Category	Standard		Sub-standard		Doubtful		Loss		Total	
	Year I	Year II	Year I	Year II	Year I	Year II	Year I	Year II	Year I	Year II
<b>Housing -</b>										
Individual										
Builder										
Corporate										
<b>Sub-total</b>										
Mortgage										
Lease										
Consumer										
Bills										
Others										
<b>Sub-total</b>										
<b>Total</b>										
Percentage to total loans										

(b) Position of Provision for Non-performing loans granted to individuals, as on the date of inspection, ie. 31 March \_\_\_\_.

Loan classifi- cation	Amount outstanding as on March 31, 200			Provision required as per norms	Provision made	Provision required to be made	Rs. in lakh
	Principal	Interest	Total				
Standard							
Sub- standard							
Doubtful							
Loss							
<b>Total</b>							

(c) Position of Provision for Non-performing loans granted to Builders/ Projects / Mortgage [separately], as on the date of inspection, ie. 31 March 200 \_\_\_\_.

Loan classifi- cation	Gross amount outstanding as on March 31, 200				Provision required as per norms	Provision made	Balance Provision required to be made	Rs. in lakh
	Principal	Interest	Total	Of which Govt. guarantee				
Standard								
Sub- standard								
Doubtful								
Loss								
<b>Total</b>								

(d) Position of Provision for Non-performing loans granted to Corporates, as on the date of inspection, ie. 31 March 200\_\_\_\_\_

Rs. in lakh

Loan classification	Gross amount outstanding as on 31 <sup>st</sup> March 200			Provision required as per norms	Provision made	Provision required to be made
	Principal	Interest	Total			
Standard						
Sub- standard						
Doubtful						
Loss						
<b>Total</b>						

(e) Position of Provision for Non-performing lease finance asset, as on the date of inspection.

Rs. in lakh

Name of the company	Lease amount	Lease rental	Total lease rental outstanding	Income recognised up to date	Income recognised wrongly	Provision required	Provision made	Status
1	2	3	4	5	6	7	8	9

(f) Position of Provision for Non-performing consumer loans, as on the date of inspection.

Rs. in lakh

Loan classifi- cation	Gross amount outstanding			Provision required as per norms	Provision made	Provision required to be made
	Principal	Interest	Total			
Standard						
Sub- standard						
Doubtful						
Loss						
Total						

(g) Position of Provision for Non-performing Bills Rediscounted, as on the date of inspection.

Rs. in lakh

Rediscounted for	Drawee	Date		Amount outstanding		Provision held	Status
		Bill	Maturity	Principal	Interest		
1	2	3	4	5	6	7	8

#### Net Non-Performing Assets

Rs. in lakh

Particulars	Housing loans			Govt. guaranteed loans	ICD/ Leasing, Bills, etc.	Total
	Individual	Builder	Corporate			
(1) Total principal outstanding (A).						
(2) Amount of NPA.						
(3) Less Provisions as per books.						
(4) Net NPA.						
(5) Cumulative interest wrongly credited to P & L Account on account of NPA						

Particulars	Housing loans			Govt. guaranteed loans	ICD/ Leasing, Bills, etc.	Total
	Individual	Builder	Corporate			
(6) Amount reversed (out of 5).						
(7) Amount not reversed (5 - 6).						
(8) Total Net NPA (4+7).						
(9) 8 as percentage of 1.						

*Includes interest recognised and instalment fallen due besides amounts outstanding but not fallen due (included under any account head).*

#### 4 Capital Adequacy Ratio [CAR]

Please attach copy of the last half-yearly return submitted to NHB on prudential norms.

#### Concentration of Credit / Investment

- (a) Please furnish details separately of credit extended to or investments made with any party in excess of prescribed norms.
- (b) 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.

**Date:**

:

**Managing Director/ Chief Executive Officer**

**NAME OF THE COMPANY****Books of Account****1 Accounting Policy**

Furnish an updated copy of the "Accounting Policy".

**Branch Accounting system**

2 Enclose a note on branch accounting system, if the same is not covered in the "Accounting Policy".

**3 Annual Profit & Loss Account & Balance Sheet**

Enclose a copy each of the Annual Balance Sheet for last three financial years.

**4 Sub-groupings of the Balance Sheet**

Enclose sub-groupings of the Balance Sheet for the last audited Balance Sheet.

**5 Trial Balance**

Enclose Trail Balance as at the last audited Balance Sheet and the latest date, available during the current accounting year.

**6 Bank Accounts**

Enclose the banking arrangements at the **Head/ Corporate Office and branches** indicating, interalia,

(a) Number of accounts maintained,

(b) Purpose thereof,

(c) Operations arrangement [funding of accounts, signing of cheques. etc.]

(d) Monitoring the daily balances

(e) Manner in which excess balances are utilised, etc.

**7 Reconciliation**

Enclose the latest position of reconciliation of **all** -

Inter-office/ branch accounts

Bank Account / s

- at the **Head/ Corporate Office and branches**.

8 Furnish the limits prescribed for "overnight cash holding" at the **Head/ Corporate Office and branches**.

**9 Insurance**

**10 Computerisation**

Furnish note on use of Information Technology in the company including extent of computerisation, net working; nature of hard wares/soft wares in use; security concerns addressed; EDP audit etc., details of computerised system, if already in place. In case it is proposed for adoption, then please furnish details thereof, indicating therein the inter-linking of branch accounts, etc.

**Date:**

:

**Managing Director/ Chief Executive Officer**

**NAME OF THE COMPANY:****Statement of liabilities and assets for the last three financial years.**

	Rs. in lakh		
	Year I	Year II	Year III
	31 March	31 March	31 March
<b>LIABILITIES</b>			
1. Owned Funds			
1.1. Capital:			
1.1.1. Equity Capital			
1.1.2. Preference shares(fully convertible into equity)			
1.2. Free Reserves:			
1.2.1 General Reserves			
1.2.2. Special Reserves			
1.2.3. Reserve Fund			
1.2.4. Share Premium			
1.2.5. Capital reserves (representing surplus on sale of assets held in separate account).			
1.2.6. Capital redemption reserve			
1.2.7. Debenture redemption reserve			
1.2.8. Credit balance in Profit & Loss account			
1.2.9. Other free reserves (specify)			
Sub-total (1.1 + 1.2)			
<b>1.3 Less: Intangible assets</b>			
1.3.1. Accumulated balance of loss			
1.3.2. Deferred revenue expenses			
2.1. Preference Capital (redeemable)			
2.2. Revaluation reserves			
2.3. General provisions and loss reserves			
2.4. Fully convertible debentures/bonds (FCD/Bs)			
<b>3. Secured borrowing.</b>			
3.1. Term loans from banks/FIs(other NHB)			
3.2. Term loans from NHB			

	Year I 31 March	Year II 31 March	Year III 31 March
3.3. Debentures/Bonds (other than FCD/Bs)			
3.4. Others (Overdraft from bank)			
<b>4. Unsecured borrowing</b>			
<b>(a) Public deposits</b>			
4.1. Deposits from public in the form of FDs/RDs			
4.2. Debentures/Bonds(other than FCD/Bs)			
4.3. Any other type of public deposits			
<b>(b) Other unsecured borrowings</b>			
4.5 Inter-corporate borrowings			
4.6. Commercial papers			
4.7. Others (please specify)			
<b>5. Current Liabilities</b>			
5.1. Interest accrued but not due			
5.2. Security deposits			
5.3. Sundry creditors			
5.4. Provision for NPA			
5.5.1 Other provisions: Dividend			
5.5.2 Other provisions: Leave encashment			
5.5.3 Others			
5.6. Share application money pending for allotment			
5.7. Other current liabilities: Liabilities for Expenses			
5.7.1 Unclaimed Deposits			
5.7.2 Advance Payments			
5.7.3 Unclaimed Dividend			
5.7.4 Others (specify)			
5.8 Unclaimed Debenture Interest			
5.9 Debenture Redemption Amount			
<b>TOTAL LIABILITIES (1 to 5)</b>			
<b>6. Contingent liabilities(please specify)</b>			
<b>ASSETS</b>			
<b>1. Fixed Assets</b>			

	Year I 31 March	Year II 31 March	Year III 31 March
<b>1.1 Gross own assets</b>			
1.1.1. Less: Accumulated depreciation			
1.1.2. Net own assets			
<b>1.2. Gross leased assets</b>			
1.2.1. Less Accumulated depreciation +/- Lease Adj.			
1.2.2. Net leased assets			
<b>Total Fixed Assets</b>			
<b>2. Deferred Tax Asset</b>			
<b>3. Investments</b>			
<b>3.1. Approved securities</b>			
<b>3.2. Other Investments</b>			
3.2.1. Equity/preference shares(quoted)			
Group companies/subsidiaries			
Other current investments			
Other long term investments			
3.2.2. Equity/preference shares (unquoted)			
Group companies/subsidiaries			
Others:			
3.2.3. Debt(quoted)			
Group companies/subsidiaries			
Other current investments			
Other long term investments			
3.2.4. Others - Mutual Funds, CPs, etc.			
Quoted			
Unquoted			
<b>4. Stock on hire (net of finance charges &amp; over-dues)</b>			
4.1. Industrial hire purchase			
4.2. Others			
<b>5. Bills Discounted (net of over-dues)</b>			
<b>6. Loans and advances (interest bearing) (net of over-dues)</b>			
6.1. Secured			

	Year I 31 March	Year II 31 March	Year III 31 March
6.1.1. Housing loans			
6.1.2. Other loans and advances			
6.2. Unsecured			
6.2.1. Inter-corporate deposits			
6.2.2. Advances to suppliers			
6.2.3. Others			
<b>Total loans and advance.</b>			
<b>6. Loans and advances(non-interest bearing) (net of over-dues)</b>			
7.1 Group companies/subsidiaries			
7.2. Others			
<b>8. Current assets</b>			
8.1. Interest accrued			
8.2. Sundry debtors/Receivables			
(a) EMI Outstanding			
(b) Other receivables			
8.3. Security deposits			
8.4. Pre-paid expenses			
8.5. Other current assets (specify)			
<b>9. Cash &amp; Bank Balances</b>			
9.1. Cash in hand			
9.2. Balance with scheduled banks			
9.2.1. Current account			
9.2.2 Deposit account			
9.2.3 Cheques on hand			
9.3. In transit from branches			
<b>TOTAL ASSETS (1 to 9)</b>			
<b>Less: Intangibles</b>			
a) Debit balance in P & L A/cs			
b) Preliminary & prospective expenses			
c) Deferred revenue expenditure			
d) Misc. expenses to the extent not written off			
e) Others (please specify)			

	Year I 31 March	Year II 31 March	Year III 31 March
<b>TOTAL INTANGIBLE ASSETS</b>			
<b>TOTAL ASSETS (net of intangibles)</b>			

**2. Profit & Loss Account for last three financial years.**

Particulars	Year I	Year II	Year III
<b>A. Fund based Income:</b>			
<b>1. Interest Income</b>			
a) Housing loans to:			
i) Individuals			
ii) Builders/Corporate bodies			
iii) Others (please specify)			
b) Loans against deposits			
c) Other loans and advances			
Total interest income (1a+1b+1c)			
<b>2. Investment income</b>			
a) Investment Income on approved securities			
i) Interest/dividend			
ii) Profit/(loss) on sale of SLR securities			
b) Other investment income			
i) Interest			
ii) Dividend			
iii) Capital gain (+) / loss (-)			
Total Investment Income (2a+2b)			
<b>3. Other fund based income</b>			
a) Fees and other charges			
b) Rent receipt			
c) Profit on sale of assets			
d) Bad debts recovered			
e) Net lease income			
f) Hire purchase income			
g) Other income (specify)			
Total other fund based income(3a to 3g)			
<b>4. Total fund based income (1+2+3)</b>			
<b>5. Fee based income</b>			

Particulars	Year I	Year II	Year III
a) Guarantee fee			
b) Underwriting commission			
c) Merchant banking income			
d) Income from broking & syndication in bills/CDs/lease			
e) Miscellaneous income			
f) Others(specify)			
Total fee based income			
<b>6. Gross Income (4+5)</b>			
<b>7. Less:</b>			
a) Provisions against NPAs			
b) Bad debts written off			
c) Diminution in value of investments			
<b>8. Net income (6-7)</b>			
<b>9. Net fund based income (4-7)</b>			
<b>10. Interest and other financing cost</b>			
a) Interest paid on Borrowings			
b) Interest paid on Public Deposits			
c) Brokerage/reimbursement of expenses to brokers			
d) Interest paid on ICDs			
e) Discount/charges on bills rediscounted			
f) Other financing costs			
Total finance cost (10a to 10f)			
<b>11. Interest spread (9-10)</b>			
<b>12. Operating Margin (5+11)</b>			
<b>13. Operating Expenses</b>			
a) Employee cost			
b) Other administrative cost			
c) Other (please specify)			
Total expenditure (13a to 13c)			
<b>14. Gross Profit [6-(10+13)]</b>			
<b>15. Other expenses</b>			
a) Depreciation on own assets			
b) Intangible assets amortised			
c) Others: Provision against NPA's & Bad debts			

Particulars	Year I	Year II	Year III
Total other expenses (15a to 15c)			
<b>16. Reported profit before tax (14-15)</b>			
<b>17. Tax/ Provision for tax</b>			
<b>18. Reported profit after tax (16-17)</b>			
<b>19. Dividend (Amt.)</b>			
<b>20. Rate of Dividend (%)</b>			
<b>21. Balances transferred</b>			

### 3. Interest Spread

Sources	Year I			Year II			Year III		
	Average Amt.	Int. Cost		Average Amt.	Int. Cost		Average Amt.	Int. Cost	
	(Rs.)	(Rs.)	(%)	(Rs.)	(Rs.)	(%)	(Rs.)	(Rs.)	(%)
<b><i>Owned fund</i></b>									
<b><i>Deposits</i></b>									
Fixed deposits									
Others (please specify)									
Weighted average for deposits									
<b><i>Borrowings (secured and unsecured)</i></b>									
NHB									
Terms loan from banks/FIs									
Debentures (other than FCDs)									
Inter-corporate borrowings									
Others (please specify)									
Weighted average for borrowings									
<b><i>Other liabilities</i></b>									
A] Weighted average for deposits & borrowings									

<b>DEPLOYMENT</b>	As on 31-03-2002			As on 31-03-2003			As on 31-03-2004		
	Average Amt.	Int. Cost		Average Amt.	Int. Cost		Average Amt.	Int. Cost	
	(Rs.)	(Rs.)	(%)	(Rs.)	(Rs.)	(%)	(Rs.)	(Rs.)	(%)
<b><i>Housing loans</i></b>									
Individuals									
Builders & Corporates									
Public Agencies									
Others (specify)									
Weightage average for housing loans									
<b><i>Investments</i></b>									
Approved securities/SLR Securities									

Shares								
Debentures								
Units of Mutual Funds								
Others (specify)								
Weightage average for investments								
<hr/>								
<b><i>Other assets</i></b>								
Bank deposits / ICDs								
LOD								
Residual Income								
Weightage average for other assets								
<hr/>								
B] Weightage average for loans, investment & other assets								
<hr/>								
<b>INTEREST SPREAD B-A</b>								

Note:

1. Average deposits/borrowings for the year may be first computed based on the quarter/month end figures.
2. Actual interest outgo (dividend on capital) for the year (quantum wise) may be submitted in the Rupees column.
3. Based on 1 & 2 above the cost of funds (2 as a percentage of 1 above) as a percentage to be filled under % column.

Similar steps may be followed while proceeding regarding deployment to arrive at yield in percentage.

#### 4. Important Ratios

	Year I	Year II	Year III
Capital Adequacy Ratio			
Debt Equity Ratio			
Return on assets			
Earning per share			
Percentage of income earned out of various activities to gross income			
[a] Housing			
[b] Lease finance			
[c] Bill re-discounting			
[d] Investments			
[e] Real Estate			
[f] Property Services			
[g] Other fee based activities (specify)			
Percentage of amount appropriated to Reserves and provisions to net profit.			
Percentage of amount appropriated to dividend to net profit.			
Percentage of administrative expenses to gross income			
Percentage of administrative expenses to housing loans outstanding.			
Percentage of regulated deposits to NOF			
Percentage of investment to aggregate loan funds			
Interest coverage ratio			
Asset- Liability match in terms of age			

**Date:**

:

**Managing Director/ Chief Executive Officer**

**NAME OF THE COMPANY:****Internal Control/ Audit/ Reporting****1 Delegation of Power**

- (a) Attach a note indicating the delegation of powers entrusted to various levels of officials for all types of transactions, viz. borrowing, investment, sanction of loans, waivers of any kind, capital and revenue expenditures, etc., together with Board approval therefore.
- (b) Please indicate the system of control on use of such powers by various officials.

**2 System of Internal audit/Concurrent****Audit/EDP Audit**

- (a) Managed in-house or through an out-side agency. For latter give the name/s and jurisdiction, if any.
- (b) Indicate the periodicity of such audit.
- (c) Indicate the system of reporting by the auditor and compliance by the concerned functionaries.
- (d) Any system of reporting the highlights of the audit findings to the Board and/ or Audit committee?  
E If so, at what interval?

**3 Inspection by Regulatory Authorities**

Indicate inspections, if any conducted by RBI, ROC, PF, ESIC, Govt. Department, etc. during the last three years.

4 **Management Information System  
[MIS]**

- (a) Any MIS in place? If yes, please give details viz. periodicity, purpose, submitted by / to whom, etc. along with formats prescribed.
- (b) Who does the scrutiny of the MIS submitted and what follow-up action is taken?
- (c) Any system of submission of MIS to the Board? If yes, indicate the type, purpose, periodicity, etc. together with a copy of the latest MIS submitted.

5 **Corporate - Branch Inter-action**

- (a) Whether any system in place for Top Management/ Corporate Heads visit to branches? If yes. indicate at what periodicity, purpose, reporting system, etc.
- (b) Any system of Branch-in-charges conferences to review various performances? If yes, indicate at what periodicity, purpose, reporting system, etc.

6 **Regulatory compliance**

- (a) Indicate the dates of submission of various returns - quarterly, half-yearly, annual, etc. to NHB during last three financial years.
- (b) Compliance to the supervisory letter issued after the previous NHB inspection
- (c) Indicate the dates of submission of

various returns quarterly, half-yearly, annual, etc. to ROC during last three financial years.

- (d) Indicate whether any system is in place to report to the Board the various regulatory compliances. If yes, attach a copy of the latest such compliance report submitted to the Board.
- (e) Indicate the dates of submission of return to any other regulatory authority such as SBI, Stock Exchange, PF, ESIC, Income tax, Govt. Authorities, etc. during last three financial years.

## 7      **Complaints**

- (a) Whether any record of oral and written complaints from the following is maintained in a Register? If yes who maintains it, give a proforma of the register maintained.
  - (a ) Depositors
  - (b) Borrowers
  - (c) Shareholders
  - (d) Others
- (b) Whether branches maintain complaints register?
- (c) Give statistics of Complaints received from (i) Shareholders, (ii) Depositors and (iii) borrowers, during last three financial years.
- (d) What is the system of control to ensure that all complaints are satisfactorily and promptly

attended to?

- (e) At what level complaints are to be disposed off?
- (f) Any system of reporting serious complaints and action taken to the Top Management?

**8      Frauds/ Embezzlement**

- (a) Indicate whether any case of fraud, embezzlement, etc. had surfaced/ detected during the last three financial years? If yes give details in the following format.

Sr. No.	Date	Nature of fraud/ embezzlement	Persons involved	Amount involved	Present status
1	2	3	4	5	6

- (b) Whether the Top Management / Board has been kept informed? If yes, please enclose a copy of the note/s submitted in this regard.
- (c) Whether reported to NHB.

**Date:**

:

**Managing Director/ Chief Executive Officer**

**NAME OF THE COMPANY:**

Management

**1 Particulars of Directors be given in  
the following format**

- (a) As on the date of inspection
- (b) Changes, if any, since last inspection of NHB.

Sr. No.	Name and residential address	Age	Date of appointment
1	2	3	4
5	6	7	8

Qualification	Profession	Name of the other companies in which interested as a director, partner, etc. and the nature of the interest
5	6	7

**2 Dates of Meetings held during last  
three financial years**

- (a) Board Meeting
- (b) Annual General Meeting
- (c) Extra General Meeting
- (d) Decisions taken by Circular Resolutions

**3 Details of various Committees  
constituted by Board be given in  
the following format -**

Name of the committee	Members	Purpose	Date of constitution	Periodicity of meetings
1	2	3	4	5

**4. Companies within the same Group**

(a) Details be given in the following format

Name/s of the company/ies	Date of Incorporation	Promoted by	Name/s of common Directors and whether whole-time or otherwise	Main object of the company/ies
1		2	3	4

(b) Please also enclose the latest audited Balance Sheet and Annual Report.

(c) Please enclose a copy of the Registration certificate, if any issued by the Regulatory Authority

**4. Corporate Governance.**

(a) Please furnish a note on Policy of Corporate Governance being followed by the company

(b) If such a policy is not being followed, the reasons therefor.

**Date:**

:

**Managing Director/ Chief Executive Officer**