



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA
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RBI/2015-16/87

DNBS.IT.CC.No.01/24.01.191/2015-16

July 01, 2015

To,

All NBFCs (Excluding RNBCs)

Dear Sirs,

Master Circular - Returns to be submitted by NBFCs

In order to have all current instructions in one place, the Reserve Bank of India issues updated circulars/notifications to NBFCs on various subjects. It is advised that instructions on various returns to be submitted by NBFCs as updated till June 30, 2015, have been compiled herein and enclosed for ready reference. The Master Circular has also been placed on the RBI web-site (<http://www.rbi.org.in>).

Yours faithfully,

(Dr. Sathyan David)
Chief General Manager

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Introduction

NBFCs are required to submit various returns to RBI w.r.t their deposit acceptance, prudential norms compliance, ALM etc. Detailed instructions regarding submission of returns by NBFCs have been issued through various company circulars. A list of such returns to be submitted by NBFCs-D, NBFCs-ND-SI and others is as under:

A. Returns to be submitted by deposit taking NBFCs

1. **NBS-1** Quarterly¹ Returns on deposits in First Schedule².
2. **NBS-2** Quarterly³ return on Prudential Norms is required to be submitted by NBFC accepting public deposits⁴.
3. **NBS-3** Quarterly return on Liquid Assets by deposit taking NBFC⁵.
4. **NBS-4** Annual return of critical parameters by a rejected company holding public deposits.

(**NBS-5** stands withdrawn as submission of NBS 1 has been made quarterly⁶.)

5. **NBS-6** Monthly return on exposure to capital market by deposit taking NBFC with total assets of Rs 100 crore and above⁷.
6. **Half-yearly ALM return** by NBFC holding public deposits of more than Rs.20 crore or asset size of more than Rs. 100 crore⁸.
7. Audited Balance sheet and Auditor's Report by NBFC accepting public deposits⁹.
8. Branch Info Return¹⁰.

B. Returns to be submitted by NBFCs-ND-SI

9. **NBS-7** A Quarterly¹¹ statement of capital funds, risk weighted assets, risk asset ratio etc., for NBFC-ND-SI¹².
10. **Monthly Return on Important Financial Parameters of NBFCs-ND-SI**¹³.
11. **ALM returns:**
 - (i) Statement of short term dynamic liquidity in format ALM [NBS-ALM1] -Monthly,
 - (ii) Statement of structural liquidity in format ALM [NBS-ALM2] Half yearly,
 - (iii) Statement of Interest Rate Sensitivity in format ALM -[NBS-ALM3], Half yearly¹⁴.
12. **Branch Info return**¹⁵

C. Quarterly return on important financial parameters of non deposit taking NBFCs having assets of more than Rs.50 crore and above but less than Rs 100 crore

13. Basic information like name of the company, address, NOF, profit / loss during the last three years has to be submitted quarterly by non-deposit taking NBFCs with asset size between Rs 50 crore and Rs 100 crore¹⁶.

D. Other Returns

14. As at the end of March every year, all NBFCs are required to submit an annual certificate duly certified by the Statutory Auditors that the company is engaged in the business of NBFIs requiring it to hold the CoR. The certificate shall also indicate the asset / income pattern of the NBFC for making it eligible for classification as AFC, Investment Company, or Loan Company¹⁷.
15. An NBFC with FDI has to submit a half yearly (half year ending March and September) certificate to the effect that it has complied with the minimum capitalisation norms and that its activities are restricted to the activities prescribed under FEMA¹⁸.
16. With regard to overseas investment a Quarterly Return is to be submitted by all NBFCs to the Regional Office of DNBS and also Department of Statistics and Information Management (DSIM)¹⁹.

A table showing periodicity and particulars of returns is as per Annex.

E. Reporting dates and Due dates for Returns to be submitted by NBFC

| Sr No | Name of the Return | Short Name | Periodicity | Reference Date | Reporting Time | Due on | Purpose | Who are supposed to file the Return |
|-------|--|------------|-------------|---|----------------|---|--|---|
| 1. | Quarterly Returns By NBFCs | NBS1 | Quarterly | 31st March/ 30th June/ 30th Sept/ 31st Dec | 15 days | 15th April/ 15th July/ 15th Oct/ 15th Jan | Details of Assets And Liabilities | NBFCs-D, |
| 2. | Quarterly Statement of Capital Funds, Risk Assets etc as required under the Non-Banking Financial Companies Prudential Norms (Reserve Bank) Directions 1998 By NBFCs and RNBCs | NBS2 | Quarterly | 31st March/ 30th June/ 30th Sept/ 31st Dec | 15 days | 15th April/ 15th July/ 15th Oct/ 15th Jan | Capital Funds, Risk Assets, Asset Classification etc | NBFCs-D and RNBCs |
| 3. | Quarterly Return on Statutory Liquid Assets as per Section 45 IB of the Act By Deposit Taking NBFCs | NBS3 | Quarterly | 31st March/ 30th June/ 30th Sept/ 31st Dec | 15 days | 15th April/ 15th July/ 15th Oct/ 15th Jan | Statutory Liquid Assets | NBFCs-D |
| 4. | Annual Return on Repayment of Deposits by the Rejected Companies holding Public Deposits (The return was subsequently simplified for better response) | NBS4 | Yearly | 31st March/ 30th June/ 30th Sept/ 31st Dec | 30 days | May 01 | Details of Public Deposits, Other Liabilities | NBFCs holding public deposits whose application for Certificate of Registration under Section 45-IA of RBI Act, 1934 have been rejected |
| 5. | Monthly Return on Capital Market | NBS6 | Monthly | As at the | 7days | 7th day of | Details of Capital | NBFCs-D & RNBCs |

| | | | | | | | | |
|----|---|-----------------------|-------------|--------------------------|---------|---|--|--|
| | Exposure | | | end of the month | | next month | Market Exposure | having Asset size of 100 crore and above. holding Public Deposits of Rs.20 crore and above |
| 6. | Quarterly Return of Capital Funds, Risk-Asset Ratio from NBFCs-ND-SI (Supervisory Return) | NBS7 | Quarterly | 31st March | 15 days | 15th April/ 15th July/ 15th Oct/ 15th Jan | Capital Funds, Risk Assets, Risk Weighted off-balance sheet items (Non-Funded Exposures), Asset Classification etc. | NBFCs-ND-SI |
| 7. | Asset-Liability Management (ALM) Return | ALM | Half yearly | 31st March/ 30th Sept | 1 month | 30th April/ 30th Oct | Structural Liquidity, Short-term dynamic liquidity, Interest Rate sensitivity etc. | NBFCs-D having public deposit of Rs.20 crore and above and/or asset size of Rs.100 crore and above |
| 8. | Monthly Return on Important Financial Parameters of NBFCs not accepting/holding public deposits and having asset size of Rs.100 crore and above | 100 Crore NBFCs-ND-SI | Monthly | end of every month | 7days | 7th of next month | Sources and Application of Funds, Profit and Loss Account, Asset Classification, Bank's/Fis exposure on the company, Details of Capital Market Exposure etc. | NBFCs-ND having asset-size of Rs.100 crore and above. |
| 9. | Quarterly Return on Assets acquired, securitized and | SC/RC | Quarterly | 31st March/ | 15 days | 15th April/ 15th July/ | details of Assets acquired/securitized/ | SC/RC |

| | | | | | | | | |
|-----|---|--|-------------|--|---------|--|---|---|
| | reconstructed | | | 30th June/ 30th Sept/ 31st Dec | | 15th Oct/ 15th Jan | reconstructed | |
| 10. | Statement of Short Term Dynamic Liquidity (ALM 1) | 100 Crore NBFCs- ND-SI | Monthly | End of every month | 10 days | 10 th of next month | Short Term Dynamic Liquidity | NBFC-ND-SI having asset-size of Rs.100 crore and above. |
| 11. | Statement of Structural Liquidity (ALM 2) Interest Rate Sensitivity (ALM3) | 100 Crore NBFCs- ND-SI | Half yearly | 31st March/ 30th Sept | 20 days | 20 th April 20 th Oct | Structural Liquidity/ Interest Rate Sensitivity | NBFC-ND-SI having asset-size of Rs.100 crore and above. |
| 12. | ALM Yrly | 100 Crore NBFCs- ND-SI | Annual | 31st March | 15 days | 15 th April | Disclosure in Balance Sheet. CRAR, Exp to Real Estate, | NBFC-NDSI having asset-size of Rs.100 crore and above. |
| 13. | Quarterly Return of NBFC with Asset size of Rs.50-100Cr | NBFC- NDSI- 50Cr | Quarterly | 31st March/ 30th June/ 30th Sept/ 31st Dec | 30 days | 15th April/ 15th July/ 15th Oct/ 15th Jan | Sources and Application of Funds, Profit and Loss Account, Sectoral deployment of Funds | NBFCs-ND having asset-size of Rs.50-100 crore and above. |
| 14. | Branch Info Return for NBFC with Asset size of Rs.50Cr and above | NBFC- NDSI- 50Cr NBFCs- ND-SI- 100 Crore NBFC-D | Quarterly | 31st March/ 30th June/ 30th Sept/ 31st Dec | 15 days | 15th April/ 15th July/ 15th Oct/ 15th Jan | Branch Details | All NBFCs-ND having asset-size of Rs.50-crore and above. |
| 15. | Quarterly Return to be submitted by NBFCs having overseas investment. | NBFC- NDSI- 50Cr NBFCs- ND-SI- | Quarterly | 31st March/ 30th June/ 30th Sept/ 31st Dec | 30 days | within a period of one month from the close of the quarter | Name of the WOS/JV, Country and date of incorporation Date of NoC from | All NBFCs |

| | | | | | | | | |
|-----|---|------------------------|-----------|--|----------|--|--------------------------------------|-------|
| | | 100 Crore NBFC-D | | | | | DNBS, Business undertaken | |
| 16. | Annual Returns By RNBCs | NBS1A | Annual | 31st March | 6 months | 30th Sept | Details of Assets And Liabilities | RNBCs |
| 17. | Quarterly Return on Statutory Liquid Assets as per Section 45 IB of the Act of By RNBCs | NBS3A | Quarterly | 31st March/ 30th June/ 30th Sept/ 31st Dec | 15 days | 15th April/ 15th July/ 15th Oct/ 15th Jan | Statutory Liquid Assets | RNBCs |

Note: NBFCs-D -> Deposit taking Non-Banking Financial Companies (NBFCs);

RNBC-> Residuary Non-Banking Company;

NBFCs-ND -> Non-Deposit taking NBFCs.

NBFCs-ND-SI -> Non-Banking Financial Companies (NBFCs) not accepting/holding public deposits
and having asset sizes of Rs.100 crore and above

(also termed as Systemically Important NBFCs or in short NBFCs-ND-SI)

SC/RC -> Securitisation Companies/ Reconstruction Companies

List of Circulars

| Sr. No. | Circular No. | Date |
|---------|--|--------------------|
| (i) | Notification No.DFC.118/DG (SPT)-98 | January 31, 1998 |
| (ii) | Notification No. DNBS. 192 / DG (VL)-2007 | February 22, 2007 |
| (iii) | Notification No. DNBS. 193 / DG (VL)-2007 | February 22, 2007 |
| (iv) | Notification DFC(COC) No.108.ED(JRP)/97 | April 30, 1997 |
| (v) | Notification No. DFC.120/ED(G)-98 | January 31, 1998 |
| (vi) | Notification No.DFC.121/ED(G)-98 | January 31, 1998 |
| (vii) | DNBS.PD/CC.No. 93/03.05.002/2006-07 | April 27, 2007 |
| (viii) | DNBS (RID) C.C. No. 57/02.05.15/2005-06 | September 6, 2005 |
| (ix) | DNBS (PD). CC. No. 125/03.05.002/2008-2009 | August 1, 2008 |
| (x) | DNBS (PD). CC. No. 243/03.02.002/2011-12 | September 22, 2011 |
| (xi) | DNBS (PD).261/2013-14 | September 3, 2013 |
| (xii) | DNBS (PD).262/2013-14 | September 3, 2013 |

¹Revised vide [CC NO.243 dated September 22, 2011](#)

²Inserted vide Notification No.DFC.118/DG (SPT)-98 dated January 31, 1998

³Revised vide [CC NO.243 dated September 22, 2011](#)

⁴Inserted vide [Notification No. DNBS. 192 / DG \(VL\)-2007 dated February 22, 2007](#)

⁵Inserted vide Notification No DFC(COC) No.108.ED(JRP)/97 dated April 30, 1997

⁶Deleted vide [CC NO.243 dated September 22, 2011](#)

⁷Inserted vide [Notification No. DNBS. 192 / DG \(VL\)-2007 dated February 22, 2007](#)

⁸Inserted vide [DNBS \(PD\).CC.No.15 /02.01 / 2000-2001 dated June 27, 2001](#)

⁹Inserted vide Notification No.DFC.118/DG (SPT)-98 dated January 31, 1998

¹⁰Inserted in NBFC Deposits Directions 1998 vide [Notification No.DNBS.\(PD\):261/2013-14 dated September 3, 2013](#)

¹¹Revised vide [CC NO.243 dated September 22, 2011](#)

¹²Inserted vide [DNBS.PD/ CC.No. 93/ 03.05.002 /2006-07 dated April 27, 2007](#)

¹³Inserted vide [DNBS \(RID\) C.C. No. 57/02.05.15/2005-06 dated September 6, 2005](#)

¹⁴Inserted vide [Notification No. DNBS. 200 / CGM\(PK\)-2008 dated August 1, 2008](#)

¹⁵Inserted in NBFC Non-Deposit Taking Companies Prudential Norms Directions 2007 vide [Notification No.DNBS.\(PD\): 262 /2013-14 dated September 3, 2013](#)

¹⁶Inserted vide [DNBS.PD/ CC.No.130/ 03.05.002 /2008-09 dated September 24, 2008](#)

¹⁷Inserted vide [DNBS \(PD\) C.C. No. 79 / 03.05.002/ 2006-07 September 21, 2006](#) and [DNBS \(PD\) C.C. No. 81 / 03.05.002/ 2006-07 dated October 19, 2006](#)

¹⁸ Inserted vide [DNBS \(PD\).CC. No 167 /03.10.01 /2009-10 dated February 04, 2010](#)

¹⁹ Inserted vide [Notification No. DNBS.\(PD\)229/ CGM\(US\)-2011 dated June 14, 2011](#)

Footnote: The Reference to Companies Act, 1956 in the Master Circular will be changed as and when change is effected in the original circular/notifications.