

APPLICATION FORM FOR CERTIFICATE OF REGISTRATION (COR) OF HOUSING FINANCE COMPANIES UNDER SCETION 29A OF THE NATIONAL HOUSING BANK ACT, 1987

By Registered Post

From: [Name and address of the Registered Office in BLOCK LETTERS)

To

The General Manager,
Department of Regulation & Supervision,
National Housing Bank,
India Habitat Centre, Core 5 A, Lodhi Road,
NEW DELHI -110003.

Dear Sir,

**THE NATIONAL HOUSING BANK ACT, 1987 -
APPLICATION FOR CERTIFICATE OF REGISTRATION TO COMMENCE
THE BUSINESS OF A HOUSING FINANCE INSTITUTION**

We make this application in terms of Section 29A of the captioned Act for issue of a Certificate of Registration (COR). The required documents/information as per the instructions are enclosed.

2. We are desirous of commencing the business of a housing finance company. We, therefore, request you to issue the necessary Certificate of Registration under Section 29A of the said Act to enable our company to commence the business of a housing finance institution.

3. We declare that to the best of our knowledge and belief the information furnished in the statements enclosed is true, correct and complete.

Yours faithfully,

[Name and Designation of the Authorised Official]

Common Seal of the Company

Date: _____

Place: _____

Enclosures:

1. Demand Draft for Rs. 11,800 (including GST @ 18%) favoring National Housing Bank payable at New Delhi (as Enclosure-1)
2. Board Resolution specifically approving the submission of the application and its content (as Enclosure-2)
3. Statutory Auditor's certificate having minimum NOF of Rs. 10 crore along with the computation of NOF in terms of Section 29A of the National Housing Bank Act, 1987, as on the latest date (as Enclosure-3)
4. Business Plan of the company (as Enclosure-4)
5. Particulars of the Company (as Enclosure-5)
6. Particulars of Chairman/MD/Directors/CEO etc. (as Annex-6)
7. Financials for the last three years, if applicable (as Annex-7)
8. Others (As per enclosed list of enclosures)

INSTRUCTIONS FOR FILLING UP THE APPLICATION

GENERAL

- 1) A non-refundable fees of Rs. 11,800 (including GST @ 18%) along with the application form shall be paid by Housing Finance Company seeking Certificate of Registration (COR), by means of Demand Draft favoring National Housing Bank. Submission of fee along with application form may not be construed grant of COR.
- 2) Application should be made in the prescribed form only. Fill up the application form strictly in accordance with these instructions. Wherever space is insufficient, information may be furnished in separate sheet/s, duly indicating the cross reference.
- 3) The fields in the application which are not applicable or has nil information should be marked accordingly and should not be left blank. Incompletely filled application or with incomplete enclosures, shall be liable to be returned back to the company
- 4) Application should be signed by any of the following officials authorised by the Board of Directors of the company in this behalf (viz., Chairman, Managing Director, Chief Executive Officer, Company Secretary, A whole time Director).
- 5) Application should bear the common seal of the company.
- 6) Application along with enclosures duly completed should be submitted in **duplicate** (*Along with soft copy of the application including annexs, in form of CD/Flash-drive*), to The General Manager, Department of Regulation & Supervision, National Housing Bank, Core 5A, India Habitat Centre, Lodhi Road, New Delhi-110 003.
- 7) A photo-copy of the application as submitted may be retained with the company for its reference and record.
- 8) An acknowledgment for having submitted the application should be obtained.

ANNEX-1

- 9) For filling up annex, please refer to the provisions contained in Section 29 of the National Housing Bank Act, 1987 and the prudential norms contained in the Housing Finance Companies (NHB) Directions, 2010 and others circulars issued from time to time.
- 10) The particulars/information to be furnished in annex should EITHER be based on figures as disclosed in the latest annual audited balance-sheet OR should be based on the balance-sheet as on a date falling within thirty days preceding the date of application, whichever is later.
- 11) The contents of the annex should be certified by the company and also by the Statutory Auditors.

ANNEX-2

- 12) Item No. 22 is applicable to that company which was incorporated with the main object clause other than housing finance and subsequently switched over to housing finance as a principal business and still valid as on the date of submission of the application form.

ANNEX-3.1 & 3.2

- 13) Please ensure that names (spelling, etc.) and addresses in various documents tally with each other. Please explain reasons for variations, if any, supporting the claim of genuineness with the relevant document/certificate.

Note: The time taken for disposal of application is approximately 30 days which excludes the time taken in seeking information from external agencies.

List of Enclosures

*(An indicative list of basic documents/information to be furnished along with the application)
All documents/information is to be submitted in duplicate.*

This list is an integral part of above application and should invariably accompany the application, duly filled-in.

S. N.	Particulars of annex/s	Whether enclosed (Yes/No/NA)	Enclosure No./ Page No.
1)	Application to be submitted in two separate sets, properly tied up and page numbered.		
2)	Demand Draft for Rs. 11,800 (including GST @ 18%) favoring National Housing Bank payable at New Delhi.		
3)	Certified copy of Board Resolution specifically approving the submission of the application and its content.		
4)	Statutory Auditor's certificate having minimum NOF of Rs. 10 crore along with the computation of NOF in terms of Section 29A of the National Housing Bank Act, 1987, as on the latest date.		
5)	Business Plan of the company for at least next three years, invariably giving details of its: (a) Brief background note on the activities of the company during the last 3 years and the reasons for applying for HFC registration; (b) Source of the startup capital of the company substantiated with documentary evidence; (c) Thrust of business; (d) Market segment; (e) Projected balance sheet along with projected profit and loss account (without any element of public deposits) for next 3 years.		
6)	Particulars of the company in the prescribed format, duly signed by the Director/ Authorised Signatory.		
7)	Particulars of management (Promoters/ Chairman/ MD/ Directors/ CEO etc.) in the prescribed format (in separate forms for each functionary) and signed by respective promoter/director. Care should be taken to give details of bankers in respect of firms/companies/entities in which promoters/ directors have substantial interest.		
8)	A copy of each of the Profit & Loss accounts and audited Balance Sheet for the last 3 years or for such shorter period as are available (for companies' already in existence).		
9)	Details of interest of the promoters/ directors, associated with or without substantial interest, in other companies, in the prescribed format.		
10)	Board Resolution to the effect that the company has not accepted any public deposit, in the past (specify period)/ does not hold any public deposit as on the date and will not accept the same in future without the prior approval of National Housing Bank in writing.		
11)	Board resolution stating that the company is not carrying on any Housing Finance Institution activity and will not commence the same before getting registration from NHB.		

12)	Statutory Auditors Certificate certifying that the company is not carrying on any Housing Finance Institution activity.		
13)	<p>A certificate of Chartered Accountant regarding details of group/associate/subsidiary/holding/related companies is submitted.</p> <p>('Companies in the group" have been exhaustively defined in para 3(1) b of Notification No. DNBS.(PD) 219/CGM (US)-2011 dated January 05, 2011 as an arrangement involving two or more entities related to each other through any of the following relationships, viz:-</p> <p>(a) Subsidiary-parent (defined in terms of AS-21),</p> <p>(b) Joint Venture (defined in terms of AS 27),</p> <p>(c) Associate (defined in terms of AS 23),</p> <p>(d) Promoter-promotee (as provided in the SEBI-Acquisition of shares and takeover) Regulations, 1997) for listed companies,</p> <p>(e) A related party (defined in terms of AS 18)</p> <p>(f) Common brand name, and investment in equity shares of 20% and above.)</p> <p>Details should include names of the company, its activity, its regulators like RBI/SEBI/IRDA/FMC/Foreign Regulators. If they are unregulated give the details of their activities, principal banker's name, address, account no. Whether the names of these companies are appearing in the balance sheet of the applicant company. If not, indicate why they are not appearing. Whether overseas group companies were established under general permission route or under approval from appropriate authority if any. If there are other HFC in the group, justification of having another HFC.</p>		
14)	Details of the bank account with statement of the outstanding bank balance and bankers' certificate of no lien on it, copy(ies) of Fixed Deposit Receipt and bankers' certificate of no lien on them, duly certified by the Statutory Auditor, indicating balance in support of NOF.		
15)	Certified copies of the forms filed with ROC with regard to the share capital of the Company.		
16)	Copy of last 3 years IT Returns, CIBIL and other CICs report of all the promoters, directors, chairman, MD and CEO etc. Refer Note (iii) below.		
17)	Annual reports of group/subsidiaries/associate company/ies for last two financial years.		

Note:

- (i) The above checklist is indicating and not exhaustive. Bank can call, if necessary, for any further documents to satisfy themselves on the eligibility for obtaining registration as HFC.
- (ii) In the event of the Bank calling for further documents in addition to those mentioned above, the applicant company is supposed to respond with a time stipulated by the Bank, failing which the original CoR application may be returned to the company for resubmission afresh with the required information/documents.
- (iii) "By applying for the CoR under Sec. 29A of National Housing Bank, Act, 1987, the Company/its Directors/Promoters hereby consent and agree that for the purpose of effectively discharge the statutory/regulatory functions and for processing the applications for CoR, the Bank is authorised to carry out necessary due diligence and verify the credit

information/data submitted by the Company/its Directors/Promoters with the credit information companies/such other authorities and independently call for the credit information reports/data from them for such verification."

X-X-X-X

ANNEX - 1

(The particulars/ information to be furnished in this annex should be based on the balance-sheet as on a date falling **within thirty days** preceding the date of application. The annex should be supported through provisional/ audited balance sheet of such date.)

STATEMENT OF NET OWNED FUNDS AS ON*

(Rs. in lakhs)

Item No.	PARTICULARS	Item Code	Amount
1.	Paid-up Equity Capital	111	
2.	Free reserves		
	(a) General Reserves	112	
	(b) Share premium	113	
	(c) Capital Reserves (representing surplus on sale of assets held in separate account)	114	
	(d) Debenture redemption reserve	115	
	(e) Capital redemption reserve	116	
	(f) Credit balance in P & L account	117	
	(g) Other free reserves (to be specified)	118	
3.	Total (111 to 118)	110	
4.	Accumulated balance of loss	121	
5.	Deferred revenue expenditure	122	
6.	Other intangible assets	123	
7.	Total (121 to 123)	120	
8.	Owned Funds (110-120)	130	
9.	Book value of investment in shares of :		
	(a) Subsidiaries	141	
	(b) Companies in the same group	142	
	(c) Other housing finance institutions which are companies	143	
10.	Book value of investments in debentures and bond of		
	(a) Subsidiaries	144	
	(b) Companies in the same group	145	
11.	Outstanding loans and advances to and deposits with		
	(a) Subsidiaries	146	
	(b) Companies in the same group	147	
12.	Total (141 to 147)	140	
13.	Amount of item 140 in excess of 10% of item 130 above	150	
14.	Tier I Capital - Net owned funds (130 - 150)	151	

* Copy of balance sheet (audited/ provisional) shall accompany the statement.

Certificate

Certified that the data/information furnished in this statement are in accordance with the National Housing Bank Act, 1987. The statement has been compiled from the books of account and other records of the company and to the best of my knowledge and belief they are correct;

For and on behalf of <Name of the Company>

Signature: _____
Name: _____
Designation: _____
Company Seal: _____

Date: _____
Place: _____

Auditor's Report

We have examined the books of accounts and other records maintained by _____ Company Limited in respect of the capital funds, risk assets/exposures etc., as on _____ and statements/certificate hereinabove made by the Managing Director/Chief Executive Officer of the company or his authorised representative. On the basis of random checking, we certify the above statement. We further report that to the best of our knowledge and according to the information and explanations given to us and as shown by the record examined by us the figures shown in the statement are correct.

Statutory auditors: _____
Membership No.: _____
Name of signatory: _____
Office seal: _____

Date: _____
Place: _____

INFORMATION ABOUT THE APPLICANT COMPANY.

1.	Name of the Company	
2.	Name of the Company in Hindi (Devnagri) font.	
3.	Status: (strike out whichever is not applicable)	(a) Public Limited Company (b) Private Limited Company (c) Deemed public (d) Government company (e) Other (to be specified)
4.	Whether the company had changed its name earlier. <i>If yes, the details thereof, including: (a) A list of all the earlier names of the company and date/s of change (b) The names of Chief Executive Officer and Chairman at the time of change of name should be furnished.) (c) The business activity being undertaken under each name. If no business activity undertaken, the reasons thereof.</i>	
5.	Date of incorporation <i>(Enclose certified copy of certificate of incorporation)</i>	
6.	Date of commencement of business -(if applicable) <i>(Enclose certified copy of certificate of commencement of business)</i>	
7.	Corporate Identification Number (CIN) allotted by RoC <i>(Enclose certified copy of CIN allotted)</i>	
8.	Permanent Account Number (PAN) of the company	

	<i>(Enclose certified copy of PAN card)</i>	
9.	GST number (GSTN) of the company <i>(Enclose certified copy of allotted GSTN)</i>	
10.	State in which the company is registered with mailing address of concerned office of RoC	
	Ph. (with STD code):	
	Fax:	
	Email:	
11.	Full Address of the company	
(i)	Registered Office	
	Ph. (with STD code):	
	Fax:	
	Email:	
(ii)	Corporate/ Administrative Office	
	Ph. (with STD code):	
	Fax:	
	Email:	
12.	No. of branches/ offices <i>(Details of all the branches grouped State-wise)</i>	
13.	Number of employees <i>(Organisation chart Head Office/ Branch to be furnished separately)</i>	
14.	Name and Address of Statutory Auditors	

	Name of partner	
	Membership Number	
	Firm Registration Number	
	Mob:	
	Ph. (with STD code):	
	Fax:	
	Email:	
15.	<p>Is the company regulated by other regulators such as RBI/SEBI/ IRDA/ MCX etc.</p> <p><i>If yes, the name, mailing address and email id of regulator along with approval/ certificate/ registration number.</i></p> <p><i>(Enclose certified copy of such approval/ registration/ certificate.)</i></p>	
16.	Name(s) & Address(es) of principal banker with Telephone/Fax Numbers and account No. of principal bank account	
17.	<p>Particulars of bank facility(ies) enjoyed along with account numbers</p> <p><i>Details of the bank balances/ bank accounts/ complete postal address of the branch/bank, loan/credit facilities etc. availed.</i></p>	
18.	Details of unsecured loans if any, raised by the company from others (including the directors) during the year and if these fall in the exempted category of Public deposits certified by the Auditor.	
19.	Whether the company has committed any default in repayment of any loan, advance or any other credit facility availed from any Bank/ NBFC/ Financial institution	

	<i>If yes, furnish full details such as name of Bank//NBFC/FI, branch, type of facility, period and quantum of default etc.</i>	
20.	<p>Details of changes in the Memorandum and Articles of Association, if any, since incorporation.</p> <p><i>(Enclose certified copy of the up-to-date Memorandum & Articles of Association)</i></p>	
21.	Details of clauses in the memorandum relating to financial business;	
22.	<p>Details of present Authorised Share Capital and shareholding pattern of the company including the percentages.</p> <p>Documentary evidence for change in shareholding pattern, if undergone, from the last the financial year.</p>	
23.	Details of infusion of capital if any during last financial year together with the copy of return of allotment filed with Registrar of Companies.	
24.	<p>If there is FDI in the company, its percentage (submit FIRC in support thereof) and whether it fulfills the minimum capitalization norms or not (also submit FC_GPRs).</p> <p>(i) The particulars of approval of Foreign Investment Promotion Board (FIPB), if any. (Copy of approval to be submitted)?</p> <p>(ii) The particulars of approval of Foreign Exchange Department (FED) if any obtained/ copies of Foreign Inward Remittance Certificate (FIRC)/ Unique Transaction Reference (UTR) No. in r/o Foreign Direct Investment if any, received by the applicant company. (Please mention the RBI UTR No. and copy of the letter issued in this regard)</p>	

	(iii) Last two financial years balance sheets of the entity contributing the FDI.	
25.	<p>Whether the company is/was transacting the principal business of housing finance.</p> <p><i>If yes, the date of commencement of such business.</i></p>	
26.	<p>Whether the company has applied to NHB in the past for grant of certificate of registration (CoR), if rejected, give full details.</p> <p>If not applied to NHB earlier, whether the company was doing HFI (housing finance institution) activities without CoR. If yes, indicate reasons for same. Whether they have completely stopped HFI activities now and whether that has been certified by their auditor.</p>	
27.	<p>Whether the company has ever accepted deposits in the past.</p> <p><i>If yes, whether the company has defaulted in the repayment of principal and/or payment of interest of deposits at any time.</i></p> <p><i>If the company has ever defaulted in timely repayment of deposit and payment of interest, a list of all such pending cases and the action taken in respect of each case should be furnished. The company should also submit a list containing the details of all the court cases pending against it, including those pending in consumer forum, pertaining to its deposit acceptance activities.</i></p>	
28.	Names and addresses of the housing finance company(ies) with which the company has links in any manner	
29.	Details of Holding/ Subsidiary/ Associate/ Related group companies	

	(Name, Address, Nature of business, Phone, Fax., Email and Regulators of such companies)	
30.	Details of Unincorporated Bodies, if any, in the group where the directors may be holding directorship with/without substantial interest.	
31.	Name and constitution of promoters of the applicant company	
32.	Name and details (Executive/ Nominee/ Independent/ Women Directors) of Directors of the applicant company.	
33.	Details of change in the management of the company during last financial year till date, if any, and reason thereof (for companies already in existence);	
34.	Whether the company or any of its directors was/is involved in any criminal case including under section 138(1) of the Negotiable Instruments act? <i>If yes, the details thereof.</i>	
35.	Details of mergers and acquisition with/of other companies if any together with supporting documents.	
36.	Is the company engaged in any capital market activity? If so, whether there has been any non-compliance with SEBI Regulations? (Statement to be certified by Auditors).	
37.	Are there are any incidents of non-compliance with the directions of Revenue Authorities or any other statutory authority by the applicant company, its holding company/	

	subsidiaries, If yes, give particulars, else report "Nil"	
38.	Details of pending legal cases against the company, if any.	
39.	Name and Designation of the Authorised Official	
	Mob.:	
	Ph. (with STD code):	
	Fax:	
	Email:	

Common Seal of the Company

Signature of the Authorised Official: _____

Name: _____

Designation: _____

Place: _____

Date: _____

INFORMATION ABOUT THE PROMOTERS, CHAIRMAN, MANAGING DIRECTOR, DIRECTORS AND THE CHIEF EXECUTIVE OFFICER OF THE APPLICANT COMPANY.

(Separate form for each functionary)

Name of the Applicant Company: _____

I	PERSONAL DETAILS OF PROMOTERS, CHAIRMAN, MANAGING DIRECTOR, DIRECTORS AND THE CHIEF EXECUTIVE OFFICER OF THE COMPANY (strike out whichever is not applicable)	(a) PROMOTER/ (b) DIRECTOR/ (c) CHAIRMAN/ (d) MD/ (e) CEO
1.	Full name	
2.	Date of Birth	
3.	Nationality	
4.	Permanent Address	
5.	Present Address	
	Mobile Number	
	Telephone Number	
	Fax. Number	
	E-mail Address	
6.	Permanent Account Number under the Income Tax Act and name and address of Income Tax Circle <i>(Enclose certified copy of PAN card)</i>	
7.	Director Identification Number (DIN*) <i>(Enclose certified copy of DIN allotment letter. Please ensure that names (spelling, etc.) and addresses provided above tally with DIN allotment letter. Please explain reasons for variations, if any, and support the claim of genuineness with a magistrate's certificate.)</i>	
8.	Educational Qualifications	
9.	Professional Qualifications	

10.	Relevant Background, Knowledge and experience	
11.	Line of business or vocation	
12.	Professional achievements, relevant to financial sector etc.	
13.	<p>Details of KYC documents</p> <p><i>(Enclose proof of identity and address)</i> <i>Please ensure that names (spelling, etc.) and addresses provided in KYC documents tally with DIN allotment letter. Please explain reasons for variations, if any, and support the claim of genuineness with a magistrate's certificate</i></p>	
14.	Any other information relevant to Directorship of the HFC	
II RELEVANT RELATIONSHIPS		
1.	List of Relatives if any who are connected with the HFC (Refer Section 6 and Schedule 1A of the Companies Act, 1956)	
2.	List of entities if any in which he/she is considered as being interested (Refer Section 299(3)(a) and Section 300 of the Companies Act, 1956)	
3.	<p>List of entities in which he/she is considered as holding substantial interest.</p> <p><i>'Substantial interest' means holding of beneficial interest by an individual or his/her spouse or minor child, whether singly or taken together, in shares of a company/capital of a firm, 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.</i></p>	
4.	Name of HFC in which he/she is or has been a member of the board (giving details of period during which such office was held)	

5.	Fund and non-fund facilities, if any, presently availed of by him/her and/or by entities listed in II (2) and (3) above from the HFC.	
6.	Cases, if any, where the director or entities listed in II (2) and (3) above are in default or have been in default in the last five years in respect of credit facilities obtained from the HFC or any other HFC.	
III	PROCEEDINGS, IF ANY, AGAINST THE PROMOTERS, CHAIRMAN, MANAGING DIRECTOR, DIRECTORS AND THE CHIEF EXECUTIVE OFFICER OF THE COMPANY	
1.	If the director is a member of a professional association/body, details of disciplinary action, if any, pending or commenced or resulting in conviction in the past against him/her or whether he/she has been banned from entry of at any profession/ occupation at any time.	
2.	Whether associated as Promoter, Chairman, MD, Director with any HFC, NBFC including a Residuary Non- Banking Financial Company which has been prohibited from accepting deposits/prosecuted by RBI/NHB If yes, the name/s of the company/ies	
3.	Details of prosecution, if any, pending or commenced or resulting in conviction in the past against the director and/or against any of the entities listed in II (2) and (3) above for violation of economic laws and regulations	
4.	Details of criminal prosecution, if any, pending or commenced or resulting in conviction in the last five years against the director	
5.	Whether the director attracts any of the disqualifications envisaged under Section 274 of the Company's Act 1956?	
6.	Has the director or any of the entities at II (2) and (3) above been subject to any investigation at the instance of Government department or agency?	

7.	Has the director at any time been found guilty of violation of rules/regulations/ legislative requirements by customs/ excise /income tax/foreign exchange /other revenue authorities, if so give particulars	
8.	Whether the director at any time come to the adverse notice of a regulator such as SEBI, IRDA, DCA.	
IV	ANY OTHER EXPLANATION / INFORMATION IN REGARD TO ITEMS I TO III AND OTHER INFORMATION CONSIDERED RELEVANT FOR JUDGING FIT AND PROPER	
1.	Equity shareholding in the company No. of shares Face value of shares % to total equity of the company	
2.	Whether number of directorships held by the director exceeds the limits prescribed under section 275 of the Companies Act, 1956	
3.	Any other information, please specify	

UNDERTAKING

I confirm that the above information is to the best of my knowledge and belief true and complete. I undertake to keep the NHB fully informed, as soon as possible, of all events which take place subsequent to the information provided above.

Signature of Promoter/ Director/ Chairman/ MD/ CEO: _____

Name: _____

Designation: _____

Date: _____

Place: _____

Common Seal of the Applicant Company

Signature of the Authorised Official

Name: _____

Designation: _____

Place: _____

Date: _____

**INFORMATION ABOUT THE PROMOTERS (NON-INDIVIDUALS) OF THE
APPLICANT COMPANY.**

(Separate form for each promoter)

Name of the Applicant Company: _____

1.	Name of the Entity	
2.	Date of incorporation <i>(Enclose copy of certificate of incorporation)</i>	
3.	Status: (strike out whichever is not applicable)	(a) Public Limited Company (b) Private Limited Company (c) Deemed public (d) Government company (e) Other (to be specified)
4.	Corporate Identification Number (CIN) allotted by RoC <i>(Enclose copy of CIN allotted)</i>	
5.	Permanent Account Number (PAN) of the company <i>(Enclose copy of PAN card)</i>	
6.	State in which the company is registered with mailing address of concerned office of RoC	
	Ph. (with STD code):	
	Fax:	
	Email:	
7.	Profile of the company (indicating the line of business, extent of coverage etc. in brief) <i>(Enclose the copy of latest Annual Accounts of the company)</i>	
8.	Full Address of the company	
(i)	Registered Office	

	Ph. (with STD code):	
	Fax:	
	Email:	
(ii)	Corporate/ Administrative Office Office	
	Ph. (with STD code):	
	Fax:	
	Email:	
9.	<p>Is the company regulated by other regulators such as RBI/SEBI/IRDA/PFRDA/ MCX etc.</p> <p>If yes, the name, mailing address and email id of regulator along with approval/certificate/registration number.</p> <p><i>(Enclose certified of such approval/registration/certificate.)</i></p>	
10.	Name and constitution of promoters of the company	
11.	Name and details (Executive/ Nominee/ Independent/Women Directors) of Directors of the company	
12.	<p>Whether the company has ever accepted deposits in the past.</p> <p><i>If yes, whether the company has defaulted in the repayment of principal and/or payment of interest of deposits at any time.</i></p>	
13.	<p>Whether the company has committed any default in repayment of any loan, advance or any other credit facility availed from any Bank/ NBFC/ Financial institution</p> <p><i>If yes, furnish full details such as name of Bank/NBFC/FI, branch, type of facility, period and quantum of default etc.</i></p>	

14.	Whether the company is/was transacting the principal business of housing finance. <i>If yes, the date of commencement of such business.</i>	
15.	Names and addresses of the housing finance institutions with which the company has links in any manner	
16.	Details of Holding/ Subsidiary/ Associate/ Related group companies (Name, Address, Nature of business, Phone, Fax., Email and Regulators of such companies)	
17.	Details of pending cases against the company, if any.	
18.	Name and Designation of MD/CEO/Authorised official	
	Mob.:	
	Ph. (with STD code):	
	Fax:	
	Email:	
19.	Details of KYC documents <i>(Enclose proof of identity and address)</i>	

Common Seal of the Promoter Entity: _____

Signature of Authorised Official: _____

Name: _____

Designation: _____

Date: _____

Place: _____

Common Seal of the Applicant Company

Signature of the Authorised Official

Name: _____

Designation: _____

Date: _____

Place: _____

DETAILS OF PROMOTERS/ DIRECTORS ASSOCIATED WITH OR WITHOUT SUBSTANTIAL INTEREST IN OTHER COMPANIES

In case the promoters/ directors are associated with or without substantial interest (indicate % of holding in each company/firm) in other companies, indicate clearly the activity of the companies and details of their regulators, if any, in the following format. Whether any, prohibitory order was issued in the past to the company or any other NBFC with which the directors / promoters etc. were associated? If yes, details thereof.

S. N.	Name of the Promoter/ Director	Name of the Company and CIN No. with complete contact details	% holding of the promoter/ director in the company	Main Business Activity	Net Profit as on previous 3 years	Name of the Regulator (RoC, RBI, SEBI, IRDA, MCX, FMC, PFRDA, Foreign regulators etc.)	Whether any, prohibitory order was issued in the past to the company
1							
2							
3							

Common Seal of the Applicant Company

Signature of the Authorised Official

Name: _____

Designation: _____

Date: _____

Place: _____

SUMMARY OF FINANCIAL POSITION AND OTHER INFORMATION
(As per latest Annual audited Balance sheet of the company)

Name of the Applicant Company: _____

S. N.	A. FINANCIAL POSITION	Amount-Rs lakhs		
		31/03/ __	31/03/ __	31/03/ __
1	Paid up Capital			
2	Reserves and Surplus			
3	<i>Net Owned Fund [as per return on Prudential Norms]</i>			
4	Secured Loans			
5	Unsecured Loans			
	(i) Public deposits			
	(ii) Other deposits/borrowings			
	(iii) Aggregate Deposits			
6	Loan Funds [4+5(i)+(ii)]			
7	Total Funds Employed(3+6)			
	<i>Towards :</i>			
8	Housing Loans [outstanding and % of total assets]			
9	Other Loans			
10	Fixed Assets			
11	Investments			
	(i) Govt. guaranteed Bonds			
	(ii) Quoted shares			
	(iii) Un-quoted shares			
12	Current Assets, Loans & Advances			
13	LESS: Current Liabilities & Provisions			
14	Net Current Assets (12-13)			
15	TOTAL			
	B. WORKING RESULTS			
16	Income			
17	Expenditure			
18	Profit Before Tax(16-17)			
19	Provision for Tax			
20	Profit After Tax(18-19)			

21	(a) Amount transferred to Reserve Fund			
	(b) Amount available for appropriation			
	C. OTHER INFORMATION			
22	Dividend (%)			
23	Earning Per Share			
24	Price-Earning Ratio			
25	Housing Loans actually disbursed			
26	Percentage of over-dues (3 months and above)			
27	Admin. Cost-% to outstanding loans			
28	D. IMPORTANT RATIOS:			
	a] Liquidity Ratio :			
	Current Ratio			
	b] Debt Equity Ratio:			
	Loan Funds to Owned Fund			
	I) Interest Coverage Ratio [times][PBIT/Interest]			
	(ii) Return on Equity(PAT*100/Interest)			
	(iii) Return on Total Assets[PAT*100/Total Assets]			
	d] Capital Adequacy Ratio (%)			
29	Non-performing assets (Amt. and % to total assets)			
30	Asset quality:			
	(a)Standard			
	(b) Sub-standard			
	(c) Doubtful			
	(d) Loss assets			
31	Income not recognised			
32	Provision made for NPAs			
33	Liquid assets maintained and shortfall, if any:			
	(i)April-June			
	(ii) July-September			
	(iii) October-December			
	(iv) January-March			
34	Position of submission of returns (date):			
	(a) Annual Return			
	(b) Annual Report/ Audited Balance Sheet			
	(c) Auditors' Certificate			

	(d) Advertisement or statement in lieu of advertisement			
	(e) Half yearly return on prudential norms:			
	(i) April-September			
	(ii) October-March			
	(f) Quarterly return on liquid assets:			
	(i) April-June			
	(ii) July-September			
	(iii) October-December			
	(iv) January-March			
35	Credit rating and validity date			

Notes:

- (i) Position of rectification of deficiencies outstanding, if any, pointed out by NHB [Item-wise position] to be given in a separate sheet.
- (ii) Annual reports along with audited balance sheet and profit and loss account for the three years should be enclosed.
- (iii) Present shareholding pattern of the company to be furnished separately.

Common Seal of the Applicant Company

Signature of the Authorised Official

Name: _____

Designation: _____

Date: _____

Place: _____