

NHB(ND)/DOS/Sup. Circular No.7/2021-22

Department of Supervision

December 31, 2021

To,

All registered Housing Finance Companies

Madam/Sir,

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

In terms of provisions of sections 31, 32 and 33 of the National Housing Bank Act, 1987, as amended by the Finance (No.2) Act, 2019 (23 of 2019), hereinafter referred to as the NHB Act, read with the provisions of paragraph 117 of the Master Direction - Non-Banking Financial Company - Housing Finance Company (Reserve Bank) Directions, 2021 dated February 17, 2021 and all the other provisions enabling it in this behalf, the National Housing Bank (hereinafter referred to as the Bank) being satisfied that it is necessary and expedient for the purpose of enabling the Bank to supervise the housing finance companies (HFCs), and in supersession of the Master Circular [No. NHB\(ND\)/DOS/Sup. Circular No.5/2020-21, dated April 13, 2021](#), hereby, issues this Master Circular.

2. The provisions of this Circular shall be effective from December 31, 2021.
3. The Circular has also been placed on the NHB website (https://nhb.org.in/en/regulation_post/supervisory-circular/).

Yours faithfully,

(Vineet Singhal)
General Manager

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Chapter - I

Introduction

1. All the HFCs shall put in place a reporting system for filing various returns within the prescribed timeframe.
2. Submission of return should not be delayed for any reason such as the finalization/ completion of the Audit of the annual accounts.
3. The compilation of the Return should be on the basis of the figures available in the books of account of the company. HFCs which are covered under Rule 4 of the Companies (Indian Accounting Standards) Rules, 2015 and are required to prepare its Financial Statement by complying with Indian Accounting Standards (Ind-AS), shall submit all returns based on Ind-AS Financials.
4. The returns shall be filed on-line through ORMIS portal only, by an Authorised Official of the HFC, who will be specifically authorised in this regard by the Board of Directors.
5. The HFCs shall strictly adhere to the timeframe fixed in this Circular for submitting returns to the Bank failing which concerned HFCs would be liable for penal action under the provisions of National Housing Bank Act, 1987.
6. For this purpose, the delayed submission of returns shall be reckoned from the due date for submission of the return. If return due are not furnished by the time the next such return falls due, it shall be treated as non-submission of the return.
7. It has to be ensured that the information, on common financial parameters, if any, submitted under various returns viz., monthly, quarterly, half-yearly etc., with reference to the position viz., June 30th /September 30th /December 31st /March 31st , remains consistent.
8. The information submitted in the provisional return should not deviate significantly as compared to the information furnished in the final return. If there is a substantial change in any value in the final return vis-à-vis the provisional return, the Bank may seek explanation for the same.
9. It may be carefully noted that in case information/particulars furnished by any HFC is found incorrect, the Bank would take a serious view in the matter.
10. It must be ensured that the information in ORMIS portal be updated immediately, whenever there is any change in the details of MD & CEO, Directors, Statutory Auditor's, Principal Officer, Nodal Officer, Compliance Officer, Functional Head, Designated Director, Authorized Signatory, Grievance Redressal Officer, Branches/ Offices, address of the Corporate Office, etc. It may be noted that this is an additional requirement and shall not be construed as an exemption from any other reporting requirement prescribed under the provisions of Master Direction – Non-Banking Financial Company – Housing Finance Company (Reserve Bank) Directions, 2021, either generally or otherwise.

Chapter - II

Returns to be submitted by HFCs

The HFCs are required to submit various returns to the Bank w.r.t their deposit acceptance, prudential norms compliance, ALM etc. The returns to be submitted by the HFCs are as under:

1. **Schedule-I:**

All HFCs are required to submit Schedule-I return on an annual basis.

Purpose: -To capture financial details, viz. details of public deposits, category wise disbursements of housing loans to individuals, State & UT wise disbursements etc.

Note: The statement submitted by HFCs with reference to March 31st, should be certified by the statutory auditors.

Enclosures: Please refer Appendix-I.

2. **Schedule-II:**

All HFCs are required to submit Schedule-II return on half-yearly basis.

Purpose: - To capture compliance with various prudential norms, e.g. Capital Adequacy, Asset Classification, Provisioning, NOF etc.

Note: The statement submitted by HFCs with reference to September 30th/March 31st, should be certified by the statutory auditors.

Enclosures: Please refer Appendix-I.

3. **Schedule-III:**

All deposit taking HFCs irrespective of their asset size, are required to submit Schedule-III return on a quarterly basis.

Purpose: - To capture compliance with SLR norms and capture details of Statutory Investments in Liquid Assets (Central/State Government Securities, Fixed Deposits in Scheduled Commercial Bank etc.)

Note: The statement submitted by HFCs with reference to March 31st, should be certified by the statutory auditors.

Enclosures: Please refer Appendix-I.

4. **Schedule-IV:**

All HFCs are required to submit Schedule-IV return on a quarterly basis.

Purpose: - To capture financial details, viz. components of Assets and Liabilities, Profit and Loss account, Exposure to sensitive sectors etc.

Note: The statement submitted by HFCs with reference to March 31st, should be certified by the statutory auditors.

Enclosures: Please refer Appendix-I.

5. Schedule-V:

All HFCs are required to submit Schedule-V return on a monthly basis.

Purpose: - To capture trend in loans & advances, borrowings, asset quality and interest rate structure of housing loans etc.

Enclosures: Please refer Appendix-I.

6. LCR Return:

All deposit taking HFCs, irrespective of their asset size; and all non-deposit taking HFCs with asset size of ₹5,000 Crore & above as per the published accounts as on March 31st of the previous year, are required to submit LCR return on a weekly basis.

Purpose: - To capture the liquidity coverage of the HFC in the subsequent 30 days.

Enclosures: Please refer Appendix-I.

7. Asset-Liability Management (ALM) Returns:

All deposit taking HFCs, irrespective of their asset size; and all non-deposit taking HFCs with asset size of ₹100 Crore & above as per the published accounts as on March 31st of the previous year, are required to submit the following ALM returns at various intervals as given below:

- (i) ALM-I, on statement of short-term dynamic liquidity [STD L] – Quarterly; and
- (ii) ALM-II, on statement of structural liquidity & interest rate sensitivity [SL&IRS] – Half-yearly.

Purpose: - To capture the asset liability management of HFC and its positions under the various time buckets.

Enclosures: Please refer Appendix-I.

8. 20-Major Exposure Return:

All HFCs are required to submit 20-Major Exposure return on a quarterly basis.

Purpose: - To capture the details of large borrowers of the HFC as on the end of the quarter.

9. Broad Liquidity Return:

All deposit taking HFCs, irrespective of asset size, are required to submit Broad Liquidity return on a quarterly basis.

Purpose: - To capture certain details of Liabilities and Assets of large HFCs as on the end of the quarter for onward submission to RBI.

10. SARFAESI Return:

The HFCs Notified as 'financial institution' under SARFAESI Act, 2002 are required to submit SARFAESI return on a quarterly basis.

Purpose: - To capture status of assets under SARFAESI proceedings as on the quarter end.

11. Statutory Auditors Certificate (SAC):

Every HFC shall submit a Certificate from its Statutory Auditor every year to the effect that it is engaged in the business of housing finance institution requiring it to hold a Certificate of Registration granted under section 29A of the NHB Act or under the relevant section of the RBI Act.

With a view to ensure consistency in the manner in which the information is received from the Auditors, the uniform format of the SAC has been prescribed under **Annex-I**.

Purpose: - To ensure continued regulatory compliance with the PBC.

Statements & Reports to be submitted by HFCs

1. Statement on Change of Directors (SCD)

All deposit taking HFCs, irrespective of their asset size; and all non-deposit taking HFCs with asset size of ₹50 Crore & above as per the published accounts as on March 31st of the previous year, shall furnish a quarterly statement on change of directors, and a certificate from the Managing Director of the HFC that fit and proper criteria in selection of the directors has been followed. The statement submitted by HFCs for the quarter ending March 31, should be certified by the auditors. Further, in case of no change in the directors during a quarter, a 'Nil' statement should be submitted. The statement must reach NHB within 15 days of the close of the respective quarter in the format given in **Annex-II**.

Purpose: To ensure compliance with the reporting requirements prescribed under the provisions of Paragraph 52.4 of Master Direction – Non-Banking Financial Company – Housing Finance Company (Reserve Bank) Directions, 2021.

2. Certificate on compliance with FDI norms:

The HFCs having Foreign Direct Investment are required to submit a Certificate from their Statutory Auditor on a half-yearly basis certifying compliance with the existing terms and conditions of FDI in the format given in **Annex-III**.

Purpose: To capture compliance with the FDI norms and that its activities are restricted to the activities permitted under FEMA.

3. Overseas Investment Report:

The HFCs (both deposit taking and non-deposit taking) having overseas investment are required to submit the Overseas Investment Report on a quarterly basis the format of the Overseas Investment Report is given in **Annex-IV**.

Purpose: To capture details on overseas investment by HFCs.

4. Statement on Interest Rate Futures (IRF) Transaction:

The HFCs participating in IRF exchanges for hedging their underlying exposures are required to submit the half yearly statement, in the format given in **Annex-V**, within a period of one month from the close of the half year.

Purpose: To know the extent of participation of HFCs in Interest rate Future market.

Note: HFCs shall ensure strict compliance with the other reporting requirements, as prescribed under the provisions of Master Direction – Non-Banking Financial Company – Housing Finance Company (Reserve Bank) Directions, 2021, not covered in this Circular.

Chapter-III Mode of Submission

The Bank, as part of its green initiatives, paperless approach and e-governance practices, had developed Online Reporting Management Information System (ORMIS), for online submission of returns and various other information by Housing Finance Companies (HFCs). This system has been designed envisaging submission of such information in a secured and effective manner over internet and to facilitate HFCs in submitting information using user credentials [User-id/password with Digital Signature (DS) integration]. This online portal was made available to HFCs from June 27, 2016 at the URL <https://ormis.nhbonline.org.in/hfc> and was being made fully operational from January 1, 2017.

In this context, HFCs are advised to continue furnishing the above returns/information online, through ORMIS only. New HFCs can submit the request for their registration in ORMIS by filing the registration form at the URL: <https://ormis.nhbonline.org.in/hfc/registrationhfcform.aspx>. New HFCs are advised to take all such steps which may be necessary to ensure that they get themselves registered on the ORMIS portal, complete the HFC master sheet etc., as early as possible. In case of any difficulties being faced relating to ORMIS, the dedicated support to the ORMIS portal is available on the E-mail ID: ormis.support@nhb.org.in & Phone number: [011-3918-7590](tel:011-3918-7590). The User manual for ORMIS can be downloaded from the homepage of the ORMIS portal.

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

The details of returns and their periodicity across distinct categories of HFCs are consolidated in the following tables.

A. Details of returns to be submitted by all deposit taking HFCs, irrespective of their asset size

SN	Name of the Return	Periodicity	Reference Date	Reporting Time	Due on
1.	LCR	Weekly	end of every week (Friday)	5 days	By Wednesday of the next week
2.	Schedule-V	Monthly	end of every month	10 days	10 th of the next month
3.	Schedule-IV	Quarterly	31 st March/	45 days	15 th May/
			30 th June/ 30 th Sept./ 31 st Dec.	15 days	15 th July/ 15 th Oct./ 15 th Jan.
4.	Schedule-III	Quarterly	31 st March/ 30 th June/ 30 th Sept./ 31 st Dec.	15 days	15 th April/ 15 th July/ 15 th Oct./ 15 th Jan.
5.	ALM-I (STDL)	Quarterly	31 st March/ 30 th June/ 30 th Sept./ 31 st Dec.	10 days	10 th April/ 10 th July/ 10 th October/ 10 th January
6.	20 Major Exposures	Quarterly	31 st March/ 30 th June/ 30 th Sept./ 31 st Dec.	10 days	10 th April/ 10 th July/ 10 th Oct./ 10 th Jan.
7.	Broad Liquidity	Quarterly	31 st March/ 30 th June/ 30 th Sept./ 31 st Dec.	10 days	10 th April/ 10 th July/ 10 th Oct./ 10 th Jan.
8.	ALM-II (SL&IRS)	Half yearly	31 st March/ 30 th Sept.	20 days	20 th April/ 20 th October
9.	Schedule-II	Half-yearly	31 st March/ 30 th Sept./	6 Weeks	12 th May/ 12 th Nov
10.	Schedule-I	Annual	31 st March	30 th June	It is advised to submit the return within one month from the date of finalisation of Balance Sheet on best effort basis.
11.	Statutory Auditor Certificate	Annual	31 st March		
12.	Statement on Change of Directors	Quarterly	31 st March/ 30 th June/ 30 th Sept./ 31 st Dec.	15 days	15 th April/ 15 th July/ 15 th Oct./ 15 th Jan./

B. Details of returns to be submitted by all non-deposit taking HFCs with asset size of ₹5,000/- Crore & above

SN	Name of the Return	Periodicity	Reference Date	Reporting Time	Due on
1.	LCR	Weekly	end of every week (Friday)	5 days	By Wednesday of the next week
2.	Schedule-V	Monthly	end of every month	10 days	10 th of the next month
3.	Schedule-IV	Quarterly	31 st March/	45 days	15 th May/
			30 th June/ 30 th Sept./ 31 st Dec.	15 days	15 th July/ 15 th Oct./ 15 th Jan.
4.	ALM-I (STD L)	Quarterly	31 st March/ 30 th June/ 30 th Sept./ 31 st Dec.	10 days	10 th April/ 10 th July/ 10 th October/ 10 th January
5.	20 Major Exposures	Quarterly	31 st March/ 30 th June/ 30 th Sept./ 31 st Dec.	10 days	10 th April/ 10 th July/ 10 th Oct./ 10 th Jan.
6.	ALM-II (SL&IRS)	Half yearly	31 st March/ 30 th Sept.	20 days	20 th April/ 20 th October
7.	Schedule-II	Half-yearly	31 st March/ 30 th Sept./	6 Weeks	12 th May/ 12 th Nov
8.	Schedule-I	Annual	31 st March	30 th June	It is advised to submit the return within one month from the date of finalisation of Balance Sheet on best effort basis.
9.	Statutory Auditor Certificate	Annual	31 st March		
10.	Statement on Change of Directors	Quarterly	31 st March/ 30 th June/ 30 th Sept./ 31 st Dec.	15 days	15 th April/ 15 th July/ 15 th Oct./ 15 th Jan./

C. Details of returns to be submitted by non-deposit taking HFCs, with asset size of ₹100/- Crore & above but less than ₹5,000/- Crore

SN	Name of the Return	Periodicity	Reference Date	Reporting Time	Due on
1.	Schedule-V	Monthly	end of every month	10 days	10 th of the next month
2.	Schedule-IV	Quarterly	31 st March/	45 days	15 th May/
			30 th June/ 30 th Sept./ 31 st Dec.	15 days	15 th July/ 15 th Oct./ 15 th Jan.
3.	ALM-I (STD L)	Quarterly	31 st March/ 30 th June/ 30 th Sept./ 31 st Dec.	10 days	10 th April/ 10 th July/ 10 th October/ 10 th January
4.	20 Major Exposures	Quarterly	31 st March/ 30 th June/ 30 th Sept./ 31 st Dec.	10 days	10 th April/ 10 th July/ 10 th Oct./ 10 th Jan.
5.	ALM-II (SL&IRS)	Half yearly	31 st March/ 30 th Sept.	20 days	20 th April/ 20 th October
6.	Schedule-II	Half-yearly	31 st March/ 30 th Sept./	6 Weeks	12 th May/ 12 th Nov
7.	Schedule-I	Annual	31 st March	30 th June	It is advised to submit the return within one month from the date of finalisation of Balance Sheet on best effort basis.
8.	Statutory Auditor Certificate	Annual	31 st March		
9.	Statement on Change of Directors	Quarterly	31 st March/ 30 th June/ 30 th Sept./ 31 st Dec.	15 days	15 th April/ 15 th July/ 15 th Oct./ 15 th Jan./

D. Details of returns to be submitted by non-deposit taking HFCs, with asset size of ₹50/- Crore & above but less than ₹100/- Crore:

SN	Name of the Return	Periodicity	Reference Date	Reporting Time	Due on
1.	Schedule-V	Monthly	end of every month	10 days	10 th of the next month
2.	Schedule-IV	Quarterly	31 st March/	45 days	15 th May/
			30 th June/ 30 th Sept./ 31 st Dec.	15 days	15 th July/ 15 th Oct./ 15 th Jan.
3.	20 Major Exposures	Quarterly	31 st March/ 30 th June/ 30 th Sept./ 31 st Dec.	10 days	10 th April/ 10 th July/ 10 th Oct./ 10 th Jan.
4.	Schedule-II	Half-yearly	31 st March/ 30 th Sept./	6 Weeks	12 th May/ 12 th Nov
5.	Schedule-I	Annual	31 st March	30 th June It is advised to submit the return within one month from the date of finalisation of Balance Sheet on best effort basis.	
6.	Statutory Auditor Certificate	Annual	31 st March		
7.	Statement on Change of Directors	Quarterly	31 st March/ 30 th June/ 30 th Sept./ 31 st Dec.	15 days	15 th April/ 15 th July/ 15 th Oct./ 15 th Jan./

E. Details of returns to be submitted by non-deposit taking HFCs, having asset size less than ₹50/- Crore:

SN	Name of the Return	Periodicity	Reference Date	Reporting Time	Due on
1.	Schedule-V	Monthly	end of every month	10 days	10 th of the next month
2.	Schedule-IV	Quarterly	31 st March/	45 days	15 th May/
			30 th June/ 30 th Sept./ 31 st Dec.	15 days	15 th July/ 15 th Oct./ 15 th Jan.
3.	20 Major Exposures	Quarterly	31 st March/ 30 th June/ 30 th Sept./ 31 st Dec.	10 days	10 th April/ 10 th July/ 10 th Oct./ 10 th Jan.

4.	Schedule-II	Half-yearly	31 st March/ 30 th Sept./	6 Weeks	12 th May/ 12 th Nov
5.	Schedule-I	Annual	31 st March	30 th June	
6.	Statutory Auditor Certificate	Annual	31 st March	It is advised to submit the return within one month from the date of finalisation of Balance Sheet on best effort basis.	

F. Certificates/ Statements/ Reports/ Returns to be submitted by the concerned HFCs:

SN	Name of the Return	Periodicity	Reference Date	Reporting Time	Due on
1.	SARFAESI	Quarterly	31 st March/ 30 th June/ 30 th Sept./ 31 st Dec.	5 days	5 th April/ 5 th July/ 5 th Oct./ 5 th Jan.
2.	Certificate on compliance with FDI norms	Half yearly	31 st March/ 30 th Sept.	One month	30 th April/ 31 st Oct.
3.	Overseas Investment Report	Quarterly	31 st March/ 30 th June/ 30 th Sept./ 31 st Dec.	15 days	15 th April/ 15 th July/ 15 th Oct./ 15 th Jan./
4.	Statement on Interest Rate Futures (IRF) Transaction	Half yearly	31 st March/ 30 th Sept.	One month	30 th April/ 31 st Oct.

Chapter IV Interpretation

For the purpose of giving effect to the provisions of the Circular, the Bank may, if it considers necessary, issue necessary clarifications in respect of any matter covered herein and the interpretation of any provision of the Circular given by the Bank shall be final and binding on all the parties concerned. Further, these provisions shall be in addition to, and not in derogation of the provisions of any other laws, rules, regulations or directions, for the time being in force.

Chapter V Exemptions

The Bank may, if it considers it necessary for avoiding any hardship or for any other just and sufficient reason, grant extensions of time to comply with or exempt any housing finance company or class of housing finance companies, from all or any of the provisions of the Circular either generally or for any specified period subject to such conditions as the Bank may impose.

Format of Statutory Auditors' Certificate (SAC)

(On the letter head of the Statutory Auditors of the Company)

We have examined the books of accounts and other records of.....(Name of company) for the Financial Year ending March 31, 20..... On the basis of the information submitted to us, we certify the following:

(Write NA whichever is Not applicable)

SN	Particulars	Details
1.	Name of the company	
2.	Certificate of Registration No.	
3.	Registered office Address	
4.	Corporate office Address	
5.	The HFC has been identified by RBI under the layer: <i>(As per the Framework for Scale Based Regulation for Non-Banking Financial Companies issued by RBI)</i>	(Base Layer/ Middle Layer/ Upper Layer/ Top Layer/ Not applicable)
6.	Net Owned Fund (in ₹ Crore)	
7.	Total Assets (in ₹ Crore)	
8.	Asset-Income Pattern (NBFC): a) % of financial assets to total assets <i>(netted off by intangible assets)</i> b) % of income from financial assets to the gross income.	
9.	Principal Business Criteria (HFC): a) % of housing finance to total assets <i>(netted off by intangible assets).</i> b) % of housing finance for individuals to total assets <i>(netted off by intangible assets).</i> <i>In terms of Paragraph 4.1.17. Master Direction – Non-Banking Financial Company – Housing Finance Company (Reserve Bank) Directions, 2021</i>	

10.	Whether the company was holding any Public Deposits, as on March 31, 20..... ?	(Yes/No) If Yes, the amount in ₹ Crore
11.	Has the company transferred the prescribed amount from its Net Profit for the year to Reserve Fund? (in terms of Sec 29C of the NHB Act, 1987)	(Yes/No/NA) If Yes, the amount in ₹ Crore
12.	Has the company received any FDI? If Yes, did the company comply with the minimum capitalization norms for the FDI ?	(Yes/No)
13.	Has there been any takeover/acquisition of control/ change in shareholding/ Management during the year which required prior approval from RBI ?	(Yes/No) If yes, please specify.

- ✓ In terms of Chapter XII of the Master Direction – Non-Banking Financial Company – Housing Finance Company (Reserve Bank) Directions, 2021, a separate report to the Board of Directors of the company has been prepared.
- ✓ We have read and understood the provisions of Paragraph 72 of Chapter XII of the Master Direction – Non-Banking Financial Company – Housing Finance Company (Reserve Bank) Directions, 2021.
- ✓ We have examined the books of accounts and other records maintained by the company in respect of the data furnished in this Certificate and confirm that to the best of our knowledge and according to the information and explanations given to us and shown by the records examined by us, the data furnished in this Certificate are correct.

Signature and Stamp of the Statutory Auditor:

Date:.....

Place:.....

Format of Statement on change of Directors (SCD)

(On the letter head of the Company)

List of Directors as on Quarter ended June 30th / Sept. 30th / Dec 31st of 20.....

SN	Name	Designation	DIN	Appointment /Cessation	Effective date	Whether Independent Director (Yes/No)

I hereby certify that fit and proper criteria as prescribed under the regulations prescribed by RBI, in selection, appointment/ re-appointment of the directors has been followed.

Signature and Stamp
(Managing Director/ CEO/ Chairman/ Director)

Date:.....

Place:.....

Format of Statement on change of Directors (SCD)

(On the letter head of the Company)

List of Directors as on Quarter ended Mar 31st , 20.....

SN	Name	Designation	DIN	Appointment /Cessation	Effective date	Whether Independent Director (Yes/No)

I hereby certify that fit and proper criteria as prescribed under the regulations prescribed by RBI, in selection, appointment/ re-appointment of the directors has been followed.

Signature and Stamp
(Managing Director/ CEO/ Chairman/ Director)

Date:.....

Place:.....

We have examined the records maintained by the company in respect of the data furnished in this statement and report that to the best of our knowledge and according to the information and explanations given to us and shown by the records examined by us, the data furnished in this Statement are correct.

Signature and Stamp of the Statutory Auditor:

Date:.....

Place:.....

Format of Statutory Auditors' Certificate on compliance with FDI Norms

(On the letter head of the Company)

We have examined the books of accounts and other records of.....(Name of company) for the half-year ending September 30th / March 31st , 20..... On the basis of the information submitted to us, we hereby certify that in our opinion, the company has, during the period complied with the extant terms and conditions of as stipulated under the FDI Norms, as amended from time to time, under which FDI is permitted.

Signature and Stamp of the Statutory Auditor:

Date:.....

Place:.....

Quarterly Report to be submitted by HFCs having Overseas Investment w.r.t. position as on June 30th / September 30th / December 31st / March 31st

Sr. No.	Name of the WOS / JV (for JV, indicate names of partners)	Country and date of incorporation	Date of NoC, if any	Business undertaken

Sr. no.	Parameters at end of period			
a)	CRAR :			
b)	NoF :			
c)	Net Profit of the HFC as per the last audited balance sheet :			
d)	Amount of remittance made to the WOS / JV during the quarter :			
		Name of the WOS / JV	Amount remitted	
e)	Cumulative investment (equity / fund-based commitment) in the WOS / JV at the end of the quarter (amount and as percentage of owned funds of the HFC) :			
	Name of the WOS / JV	Amount remitted and as % of owned funds including step down subsidiaries if any		
f)	Aggregate overseas investment of the HFC as percentage of NoF of the HFC:			
h)	Whether the overseas WOS / JV is regulated in the host country. If yes :			
	Name of the regulator	Any regulatory visits made during the reporting period	Concerns expressed by the regulator	Any regulatory changes during the period which would impact the business of the subsidiary
				Fines / penalties levied by the overseas regulator, if any

j)	Nature of support extended to the JV / WOS by the parent company during the quarter including Guarantee, Letter of Comfort (Also mention whether any other kind of support were given including technical knowledge) :					
		Name of the WOS / JV	Nature of support			
k)	Returns obtained from the WOS / JV during the quarter					
		Name of the WOS / JV	Returns obtained			
l)	Financial details of JV / WOS					
		Name of the WOS / JV	Net profit	Asset size (Details of significant items of assets and liabilities may be attached)		

Authorised signatory

Note: "Joint Venture (JV)" / "Wholly Owned Subsidiary (WOS)" means a foreign entity formed, registered or incorporated in accordance with the laws and regulations of the host country in which the Indian party/Resident Indian makes a direct investment.

A foreign entity is termed as JV of the Indian Party/Resident Indian when there are other foreign promoters holding the stake along with the Indian Party. In case of WOS entire capital is held by the one or more Indian Party/Resident Indian.

Interest Rate Futures transactions for the purpose of hedging by HFCs - Statement for the Half-year ended September 30th/March 31st, 20.....

Name of the HFC:

Interest Rate Futures	No. of transactions	Notional principal amount in Rs.
Short		
Long		

Authorised signatory

Enclosures to the Returns

SN	Return	Enclosures to the return
1.	Schedule-I	<ul style="list-style-type: none"> (i) System generated PDF of the return duly signed by the Statutory Auditors. (ii) Auditor's Certificate as required in paragraph 116 of the Master Direction - Non-Banking Financial Company - Housing Finance Company (Reserve Bank) Directions, 2021. (iii) A copy of the audited balance sheet and profit and loss account dated nearest to the date of this return. (iv) A copy of the application form referred to in paragraph 34 of the Master Direction - Non-Banking Financial Company - Housing Finance Company (Reserve Bank) Directions, 2021. (v) A list of Principal Officers. (vi) Names and Addresses of the present Directors. (vii) Names and Addresses of the Company's Promoter/Promoting Institutions and Shareholding Pattern. (viii) Names and Addresses of the Company's bankers. (ix) Details, if any, as per codes 143, 144 of Part-4A of the return. (x) Details, if any, as per codes INV106, of Part-5B of the return.
2.	Schedule-II	<ul style="list-style-type: none"> (i) System generated PDF of the return duly signed by the Statutory Auditors (with reference to September 30th/March 31st). (ii) Details, if any, as per codes A141, A142, A143, A145, and A146 of Part-1 of the return. (iii) Details, if any, of FDIs as per codes A154 of Part-1 of the return. (iv) Details, if any, as per codes BV162 of Part-5 of the return. (v) Workings, if any, of Credit Conversion Factors for interest rate related, exchange rate related and gold related derivatives, if any, as per Paragraph 6.3.10. of the Master Direction - Non-Banking Financial Company - Housing Finance Company (Reserve Bank) Directions, 2021.
3.	Schedule-III	<ul style="list-style-type: none"> (i) System generated PDF of the return duly signed by the Statutory Auditors (only for the position of March 31st). (ii) Details, if any, as per codes 114 of Part-1 of the return.
4.	Schedule-IV	<ul style="list-style-type: none"> (i) System generated PDF of the return duly signed by the Statutory Auditors (only for the position of March 31st). (ii) Details, if any, as per codes 117C, A229, 121C, and A233NB of Part-1 of the return. (iii) Details, if any, as per codes 203, and 246 of Part-2 of the return.

		(iv) Details, if any, as per codes OS1002, OS826, OS1011, OS1044, and OS1054, of Part-7 of the return. (v) Details, if any, as per codes 904 of Part-8 of the return.
5.	Schedule-V	(i) Mobilisations and Deployment of Funds during the month under report, i.e. broad parameters of sources and applications of funds, under various heads, on aggregate basis.
6.	LCR	(i) Details, if any, as per codes, A120, A125, A130 of Part-1. (ii) Details, if any, as per code, O105 of Part-3.
7.	ALM-I	(i) Details, if any, as per row field code, R05, R09 of Outflows. (ii) Details, if any, as per row field code, R17 of Inflows.
8.	ALM-II	(i) Details, if any, as per row field code, R28 of Outflows and R52 of Inflows of Part-1. (ii) Details, if any, as per row field code, R28 of Outflows and R52 of Inflows of Part-2.
