



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA
www.rbi.org.in

RESERVE BANK OF INDIA
DEPARTMENT OF NON-BANKING SUPERVISION
CENTRAL OFFICE, CENTRE I, WORLD TRADE CENTRE
CUFFE PARADE, COLABA, MUMBAI - 400 005.

RBI/DNBS/2016-17/47

Master Direction DNBS.PPD.02/66.15.001/2016-17

September 29, 2016

NOTIFICATION

Master Direction- Non-Banking Financial Company Returns (Reserve Bank) Directions, 2016

In exercise of the powers conferred by sections 45 JA, 45K, 45L and 45M of the Reserve Bank of India Act, 1934 (hereinafter referred to as the RBI Act), and of all the powers enabling it in this behalf, the Reserve Bank of India (hereinafter referred to as the Bank) being satisfied that it is necessary and expedient in the public interest and being satisfied that for the purpose of enabling the Bank to regulate the credit system to the advantage of the country to do so, and in supersession of the Master Circular on returns submitted by the NBFCs, hereby, issues Non-Banking Financial Company Returns (Reserve Bank) Directions, 2016 (the Directions) hereinafter specified.

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Chapter – I Preliminary

1 Short Title and Commencement.

- a) These Directions shall be called Non-Banking Financial Company Returns (Reserve Bank) Directions, 2016.
- b) These directions shall come into force with immediate effect.

Chapter – II Introduction

1. All the NBFCs 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.
4. The returns shall be filed on-line by an authorised official of the NBFC, who will be specifically authorised in this regard by the Board of Directors.
5. The NBFCs shall strictly adhere to the timeframe fixed in this direction for submitting returns to the Bank failing which concerned NBFCs would be liable for penal action as prescribed under the provisions of Chapter V of the RBI Act.
6. It may be carefully noted that in case the information/particulars furnished by a NBFCs is found incorrect, Reserve Bank of India would take a serious view in the matter.

Chapter – III Returns to be submitted by NBFCs

The Non Banking Financial Companies (NBFCs) are required to submit various returns to the Bank w.r.t their deposit acceptance, prudential norms compliance, ALM etc. The lists of such returns to be submitted by the NBFCs are as under:

1. NBS-1 Return (on Financial Indicators by deposit taking NBFCs):

With reference to Master Direction – Non Banking Financial Company – Systemically Important - Non Deposit taking and Deposit taking Company (Reserve Bank)

Direction 2016, all NBFCs accepting/holding public deposits are required to submit NBS-1 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.

2. NBS-2 Return (on Prudential Norms by deposit taking NBFCs):

With reference to Master Direction – Non Banking Financial Company – Systemically Important Non Deposit taking and Deposit taking Company (Reserve Bank) Direction 2016, all NBFCs accepting/holding public deposits are required to submit NBS-2 return on a quarterly basis.

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

3. NBS-3 Return (on Liquid Assets by deposit taking NBFCs):

With reference to the provisions of section 45IB (2) of the RBI Act, all NBFCs accepting/holding public deposits are required to submit NBS-3 return on a quarterly basis.

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

4. NBS-4 Return (on status of public deposits by NBFCs whose CoR is rejected by the Bank):

To be submitted by NBFCs accepting/holding public deposits on an annual basis, whose CoR has been rejected by the Bank.

Purpose:- To know the repayment status of public deposits of rejected NBFCs- D this return is being called for.

5. Asset-Liability Management (ALM) Return (for deposit taking NBFCs):

To be submitted by NBFCs accepting/holding Public Deposits with asset base of ₹ 100 crore & more, or holding public deposits of ₹ 20 crore or more (irrespective of their asset size), as per their latest audited balance sheet as of 31st March. The periodicity of the Asset-Liability Management Return shall be half-yearly.

Purpose: -To address concerns regarding Asset Liability mismatches and interest rate risk exposures, an ALM System was introduced for the deposit taking NBFCs as part of their overall system for effective risk management.

6. NDSI 500cr return (on Important Financial Parameters):

With reference to Master Direction – Non Banking Financial Company – Systemically Important Non Deposit taking and Deposit taking Company (Reserve Bank) Direction 2016, all NBFCs-ND-SI are required to submit NDSI 500cr return on a quarterly basis.

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

7. NBS-7 (on Prudential Norms by NBFCs-ND-SI):

With reference to Master Direction – Non Banking Financial Company – Systemically Important Non Deposit taking and Deposit taking Company (Reserve Bank) Direction 2016, all NBFCs-ND-SI are required to submit NBS-7 return on a quarterly basis.

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

8. Asset-Liability Management (ALM) Returns (for NBFCs-ND-SI):

Multiple Returns are to be submitted by NBFCs-ND-SI at various intervals as given below:

- a. Statement of short term dynamic liquidity [NBS-ALM1] – Quarterly
- b. Statement of structural liquidity [NBS-ALM2] – Half Yearly
- c. Statement of Interest Rate Sensitivity [NBS-ALM3] – Half Yearly
- d. Statement on Assets Liability Mismatch [ALM-YRLY] – Annually

Purpose: - To address concerns regarding Asset Liability mismatches and interest rate risk, an ALM System was introduced for the NBFC-ND-SI as part of their overall system for effective risk management.

9. Statutory Auditors Certificate (SAC):

Every NBFC shall submit a Certificate from its Statutory Auditor every year to the effect that it is engaged in the business of non-banking financial institution requiring it to hold a Certificate of Registration granted under section 45-IA of the RBI Act.

With a view to ensure consistency in the manner in which the information is received from the Auditors, a uniform format of the SAC has been prescribed. The NBFC

would need to fill in the information, as applicable, in COSMOS. Thereafter, the SAC needs to be scanned and uploaded in COSMOS under the menu “Upload Report”. The format of the SAC is given in Annex 1.

Purpose: To ensure continued regulatory compliance.

10. Branch Information Return (for NBFC-D &NBFC-ND-SI):

To be submitted by NBFCs-ND-SI and NBFCs accepting/holding public deposits, on a quarterly basis.

Purpose: To capture the reach and geographical spread of NBFCs.

11. Certificate on compliance with FDI norms:

The NBFCs 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, to the Regional Office in whose jurisdiction the registered office of the company is located.

Purpose: To capture compliance with the stipulated minimum capitalization norms and that its activities are restricted to the activities prescribed under FEMA.

12. Overseas Investment Return:

The NBFCs (both deposit taking and non-deposit taking) having overseas investment are required to submit the Overseas Investment Return on a quarterly basis to the Regional Office in whose jurisdiction the registered office of the company is located, and also to the Department of Statistics and Information Management (DSIM), Central Office, Mumbai. The format of the Overseas Investment Return is given in Annex 2.

In addition to the above, an annual certificate from statutory auditors shall be submitted by the NBFCs to the concerned Regional Office of the Bank, certifying that it has fully complied with all the conditions stipulated under Master Direction – Non Banking Financial Company – Systemically Important Non Deposit taking and Deposit taking Company (Reserve Bank) Direction 2016.

Purpose: To capture details on overseas investment by NBFCs.

13. ARC Return:

To be submitted by Asset Reconstruction Companies registered with the Bank on a quarterly basis.

Purpose: To capture financial parameters and various operational details e.g. assets (NPA) acquired, acquisition cost, their recovery status etc.

14. NBS-8 Return (on Financial Indicators by NBFCs with asset size between ₹100 crore and ₹ 500 crore):

To be submitted by NBFCs (non-deposit taking) with assets size between ₹100 crore to ₹500 crore on an annual basis.

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

15. NBS-9 Return (on Financial Indicators by NBFCs with asset size below ₹ 100 crore):

To be submitted by NBFCs (non-deposit taking) with assets size below ₹100 crore on an annual basis.

Purpose: - To capture profile information and financial details, viz. components of Assets and Liabilities, Profit and Loss account, Branch Information etc.

16. NBS-1A & NBS-3A Returns (on Financial Indicators by RNBCs)

To be submitted by Residuary Non-Banking Companies (RNBCs) on a quarterly basis.

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

17. CRILC & SMA-2 Return (on early Recognition of Stress on large accounts)

All NBFCs-ND-SI, NBFCs-D and NBFC-Factors are required to report the CRILC return on a quarterly basis online through XBRL application (<https://125.18.33.234/orfsxbri/customer/index.jsp>). The data includes credit information on all the borrowers having aggregate fund-based and non-fund based exposure of ₹ 5 crore and above with them and the SMA status of the borrower. It may be noted that there is no need to submit 'Nil' returns.

Further, the concerned NBFCs are required to report all the SMA-2 accounts (as defined in the Master Direction – Non Banking Financial Company – Systemically

Important Non Deposit taking and Deposit taking Company (Reserve Bank Direction, 2016) on the Friday of the week when the relevant account first came in SMA-2 category. If Friday happens to be a holiday, they will report the same on the preceding working day of the week.

Purpose: To facilitate early Recognition of Financial Distress, Prompt Steps for Resolution and Fair Recovery for Lenders.

18. Statement on Interest Rate Futures transaction

NBFCs participating in IRF exchanges for hedging their underlying exposures are required to submit the half yearly statement, in the format given in Annex-3, to the Regional office of the Department of Non-Banking Supervision in whose jurisdiction their company is registered, within a period of one month from the close of the half year.

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

Note: The Bank has hosted the formats of returns viz., NBS-1, NBS-2, NBS-3, NBS1A, NBS3A, NBS-7, NBS-8, NBS-9, ALM return, Branch Information return, SCRC return, Statutory Auditor Certificate on the Bank's website, viz, <https://cosmos.rbi.org.in>. Concerned NBFCs are required to file the specified returns online through COSMOS application.

**NBFCs-D -> Deposit taking Non-Banking Financial Companies (NBFCs);
NBFCs-ND->Non-Deposit taking NBFCs NBFCs- ND-SI -> Individual Non-Banking Financial Companies (NBFCs) not accepting/holding public deposits and having asset sizes of ₹500 crore and above (also termed as Systemically Important NBFCs or in short NBFCs-ND-SI) RNBCs ->Residuary Non Banking Companies**

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

A. Details of returns to be submitted by NBFCs-D:-

Sr.	Name of the Return	Periodicity	Reference Date	Reporting Time	Due on	Remarks
1	NBS1	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.	
2	NBS2	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.	
3	NBS3	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	ALM (NBFC-D)	Half yearly	31 st March/ 30 th Sept.	30 days	30 th April/ 30 th Oct.	NBFCs-D having public deposit of >₹ 20 crore Or asset size of > ₹ 100 crore
5	Branch Information return	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.	
6	Statutory Auditor Certificate	Annual	31 st March	One month from the date of finalisation of Balance Sheet		Not later than 31 st December
7	Reporting to Central Repository of Information on Large Credits (CRILC)	Quarterly	31 st March/ 30 th June/ 30 th Sept./ 31 st Dec.	21 days	21 st April/ 21 st July/ 21 st Oct/ 21 st Jan	
8	Reporting of Special Mention Account status (SMA-2 return)	Weekly	On Every Friday			
9	Statutory Auditor Certificate	Annual	31 st March	One month from the date of finalisation of Balance Sheet. Not later than 31 st December.		

B. Details of returns to be submitted by NBFC-ND-SI:-

Sr. No	Name of the Return	Periodicity	Reference Date	Reporting Time	Due on
1	NBS7	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.
2	NBFCs-ND-SI 500cr	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.
3	ALM-1	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	ALM-2 & 3	Half yearly	31 st March/ 30 th Sept.	30 days	30 th April/ 30 th Oct.
5	ALM-(NBFC-ND-SI)	Annual	31 st March	15 days	15 th April
6	Branch Info return	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.
7	Reporting to Central Repository of Information on Large Credits (CRILC)	Quarterly	31 st March/ 30 th June/ 30 th Sept./ 31 st Dec.	21 days	21 st April/ 21 st July/ 21 st Oct/ 21 st Jan
8	Reporting of Special Mention Account status (SMA-2 return)	Weekly	On Every Friday		
9	Statutory Auditor Certificate	Annual	31 st March	One month from the date of finalisation of Balance Sheet. Not later than 31 st December.	

C. Details of returns to be submitted by NBFC-ARC:-

Sr. No	Name of the Return	Periodicity	Reference Date	Reporting Time	Due on
1	ARC	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.
2	Statutory Auditor Certificate	Annual	31 st March	One month from the date of finalisation of Balance Sheet. Not later than 31 st December.	

D. Details of returns to be submitted by NBFC-ND-having asset size of ₹100crore - ₹ 500 crore

Sr No	Name of the Return	Periodicity	Reference Date	Reporting Time	Due on
1	NBS-8	Annual	31 st March	60 days	30 th May
2	Statutory Auditor Certificate	Annual	31 st March	One month from the date of finalisation of Balance Sheet. Not later than 31 st December.	

E. Details of returns to be submitted by NBFC-ND-having asset size below ₹ 100 crore

Sr No	Name of the Return	Periodicity	Reference Date	Reporting Time	Due on
1	NBS-9	Annual	31 st March	60 days	30 th May
2	Statutory Auditor Certificate	Annual	31 st March	One month from the date of finalisation of Balance Sheet. Not later than 31 st December.	

F. Details of returns to be submitted by RNBCs

Sr No	Name of the Return	Periodicity	Reference Date	Reporting Time	Due on
1	NBS1A	Annual	31 st March	6 months	30 th Sept
2	NBS3A	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.
3	Statutory Auditor Certificate	Annual	31 st March	One month from the date of finalisation of Balance Sheet. Not later than 31 st December.	

G. Other Returns by concerned NBFCs

Sr No	Name of the Return	Periodicity	Reference Date	Reporting Time	Due on
1	Return on FDI	Half yearly	31 st March/ 30 th Sept.	30 days	30 th April/ 30 th Oct.
2	Overseas Investments	Quarterly	31 st March/ 30 th June/ 30 th Sept./ 31 st Dec.	Within 15 days	15 th April/ 15 th July/ 15 th Oct./ 15 th Jan.

Chapter IV

Reporting of Miscellaneous Non-Banking Company

1. Every miscellaneous non-banking company shall deliver to the Reserve Bank an audited balance sheet as on the last date of each financial year and an audited profit and loss account in respect of that year as passed by the company in general meeting together with a copy of the report of the Board of Directors laid before the company in such meeting in terms of section 217(1) of the Companies Act, 1956 (1 of 1956) within fifteen days of such meeting.

2. Without prejudice to the provisions of above paragraph, every miscellaneous non-banking company [holding or accepting deposits] shall submit to the Reserve Bank an annual return furnishing the information specified in the format given.

The format of return is available on https://www.rbi.org.in/Scripts/BS_ViewNBFCForms.aspx

3. (i) Every miscellaneous non-banking company shall, not later than one month from the coming into force of these directions or from the commencement of business, whichever is later, deliver to the Reserve Bank, a written statement containing a list of:-

(a) the names and the official designations of its principal officers;

(b) the names and residential addresses of the directors of the company; and

(c) the specimen signature of the officers authorised to sign on behalf of the company, returns specified in sub-paragraph (1)

(ii) any change in the list referred to in clause (i) of this sub-paragraph shall be intimated to the Reserve Bank within one month from the occurrence of such change.

4. Any balance sheet, returns or information required to be submitted or furnished to the Reserve Bank in pursuance of these directions shall be submitted or furnished to

the Regional Office of the [Department of Non Banking Supervision] of the Reserve Bank within whose jurisdiction the registered office of the company is located.

Chapter V Interpretation

For the purpose of giving effect to the provisions of the Directions, 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 Directions given by the Bank shall be final and binding on all the parties concerned. Violation of these Directions shall invite penal action under the provisions of RBI Act. 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 VI Repeal Provisions

1. With the issuance of this directions, the instructions / guidelines contained in the circulars mentioned in the Appendix (below), issued by the Bank stand repealed.
2. All approvals / acknowledgements given under the above circulars shall be deemed as given under the directions.
3. All the repealed circulars are deemed to have been in force prior to the coming into effect of these directions.

Appendix

List of Circulars or part thereof repealed with the issuance of Master Direction.

Name of the Return	Circulars & Notifications No.
NBS1	CC NO.243 dated September 22, 2011 & Notification No.DFC.118/DG (SPT)-98 dated January 31, 1998
NBS2	CC NO.243 dated September 22, 2011 & Notification No. DNBS. 192/DG (VL)-2007 dated February 22, 2007
NBS3	Notification No DFC(COC) No.108.ED(JRP)/97 dated April 30, 1997
NBS7	CC NO.243 dated September 22, 2011 & DNBS.PD/CC.No. 93/03.05.002/2006-07 dated April 27, 2007
ALM (NBFC-D)	DNBS (PD).CC.No.15/02.01/2000-2001 dated June 27, 2001
NBFCs-ND-SI 500cr	DNBS (RID) C.C.No.57/02.05.15/2005-06 dated September 6, 2005
ARC	DNBS(PD).CC.No.34/SCRC/26.03.001/2013dated December 31, 2013
ALM-1	Notification No.DNBS.200/CGM(PK)-2008 dated August 1, 2008
ALM-2 & 3	
ALM(NBFC-ND-SI)	
NBS-8	DNBS (IT).CC.No.02/24.01.191/2015-16 dated July 09, 2016
NBS-9	DNBS (IT).CC.No.02/24.01.191/2015-16 dated July 09, 2016
Branch Info return	Notification No .DNBS.(PD): 262/2013-14 dated September 3, 2013
NBS1A	CC NO.243 dated September 22, 2011 & Notification No.DFC.118/DG(SPT)-98 dated January 31, 1998
NBS3A	Notification No DFC(COC) No.108.ED(JRP)/97 dated April 30, 1997
Statuary certificate auditor	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
Return on FDI	DNBS (PD).CC.No 167/03.10.01/2009-10 dated February 04, 2010
Reporting to Central Repository of Information on Large Credits (CRILC)	DNBS (PD) CC.No.371/03.05.02/2013-14 dated March 21, 2014
Reporting of Special Mention Account status	
Overseas investment.	Notification No. DNBS.(PD)229/CGM(US)-2011 dated June 14, 2011

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)

Sl.	Particulars	Details
1	Name of the company	
2	Certificate of Registration No.	
3	Registered office Address	
4	Corporate office Address	
5	The company has been classified by RBI as : (Investment Company/Loan Company/AFC/NBFC-MFI/ NBFC-Factor/ IFC/ IDF- NBFC)	
6	Net Owned Fund (in Rs. Crore) (Calculation of the same is given in the Annex)	
7	Total Assets (in Rs. Crore)	
8	Asset-Income pattern: (in terms of RBI Press Release 1998-99/1269 dated April 8, 1999) a) % of Financial Assets to Total Assets b) % of Financial Income to Gross Income (NBFC-Factor / NBFC-MFI / AFC / IFC may also report separately below)	
9	Whether the company was holding any Public Deposits, as on March 31, ____? If Yes, the amount in Rs. Crore	(Yes/No)
10.	Has the company transferred a sum not less than 20% of its Net Profit for the year to Reserve Fund? (in terms of Sec 45-IC of the RBI Act, 1934).	(Yes/No/NA)
11	Has the company received any FDI? If Yes, did the company comply with the minimum capitalization norms for the FDI?	(Yes/No)
12	If the company is classified as an NBFC-Factor; a) % of Factoring Assets to Total	

	Assets b) % of Factoring Income to Gross Income	
13	If the company is classified as an NBFC-MFI; % of Qualifying Assets to Net Assets (refer to <u>Notification DNBS.PD.No.234 CGM (US) 2011 dated December 02, 2011</u>)	
14	If the company is classified as an AFC; a) % of Advances given for creation of physical/real assets supporting economic activity to Total Assets b) % of income generated out of these assets to Total Income	
15	If the company is classified as an NBFC-IFC % of Infrastructure Loans to Total Assets	
16	Has there been any takeover/acquisition of control/change in shareholding/ Management during the year which required prior approval from RBI? <i>(please refer to Master Directions issued by DNBR i) Master Direction - Non-Banking Financial Company – Non-Systemically Important Non-Deposit taking Company (Reserve Bank) Directions ; and ii) Master Direction - Non-Banking Financial Company - Systemically Important Non-Deposit taking Company and Deposit taking Company (Reserve Bank) Directions.)</i>	(Yes/No) If yes, please specify.

In terms of Chapter II of the Master Direction- Non Banking financial Companies Auditor's Report (Reserve bank) Directions, 2016, a separate report to the Board of Directors of the company has been prepared.

I have read and understood Chapter III of the Master Direction- Non Banking financial Companies Auditor's Report (Reserve bank) Directions, 2016.

Signature and Stamp of the Statutory Auditor:

Date: _____

Place: _____

**Quarterly Return to be submitted by NBFCs having overseas Investment -
March 31st / June 30th / September 30th / December 31st**

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

Sr. no.	Parameters at end of period				
a)	CRAR :				
b)	NoF :				
c)	Net Profit of the NBFC 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 NBFC) :				
		Name of the WOS / JV	Amount remitted and as % of owned funds including step down subsidiaries if any		
f)	Aggregate overseas investment of the NBFC as percentage of NoF of the NBFC :				
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 NBFC 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)	

**Interest Rate futures transactions for the purpose of hedging by NBFCs –
Statement for the Half-year ended.....**

Name of the NBFC:

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

Authorised signatory