



ALM Return (Yearly)

Version 2.0 (For the year 2009)

 This colored fields are auto calculated fields, user can not manipulate these fields
 In this coloured fields user can enter the parameters.

No Errors Found in Data

RBI/2008-09/116

Asset Liability Management (ALM) – Reporting

6. To address concerns regarding Asset Liability mismatches and interest rate risk exposures, an ALM System was introduced for the Non-Banking Financial Companies (NBFCs) as part of their overall system for effective risk management in their various portfolios vide Company Circular DNBS (PD).CC.No.15 /02.01 / 2000-2001 dated June 27, 2001. While it was stated therein that the guidelines would be applicable to all NBFCs irrespective of whether they are accepting / holding public deposits or not, to begin with, NBFCs meeting the criteria of asset base of Rs.100 crore (whether accepting / holding public deposits or not) or holding public deposits of Rs. 20 crore or more (irrespective of their asset size) as per their audited balance sheet as of March 31, 2001 were required to put in place the ALM System. The companies were advised that the guidelines should be fully operationalised by the year ending March 31, 2002. A system of half yearly reporting was also put in place for NBFCs holding public

in nature or the presence of leveraged investments, and asset liability mismatches resulting from use of short term sources to fund NBFC activities, it has now been decided to introduce a system of reporting for NBFCs-ND-SI in the format as prescribed in the Annex. The return will comprise of:

- (i) Statement of short term dynamic liquidity in format ALM - Annexure – II [NBS-ALM1],
- (ii) Statement of structural liquidity in format ALM - Annex – III [NBS-ALM2] and
- (iii) Statement of Interest Rate Sensitivity in format ALM - Annexure – IV [NBS-ALM3].

7. To enable the above class of NBFCs to fine tune their existing ALM to meet the requirement of the reporting dispensation, such compilation would commence with effect from the period ending September 30, 2008. The periodicity of the Statement of short term dynamic liquidity [NBS-ALM1] shall be monthly and that of Statement of structural liquidity [NBS-ALM2] half-yearly. It shall be submitted within 10 days of the close of the month to which it relates and half yearly statement within 20 days of the close of the half year to which it relates to the Regional Office of the Department in whose jurisdiction the NBFC is registered. However, to enable the NBFCs to fine tune the system, the first return for the period ended September 2008

The compilation frequency of Statement of Interest Rate Sensitivity [NBS-ALM3] would be half yearly. As a first step, the same shall be put up to the Board of Directors of the NBFC at half yearly intervals. The statement shall be filed with the Bank later from the date to be announced.

9. A copy of Notification No. DNBS. 200 / CGM(PK)-2008 dated August 1, 2008 amending Notification No. DNBS. 193 DG(VL)-2007 dated February 22 , 2007 with respect to disclosure in balance sheet and requirement as to capital adequacy is enclosed.

Yours faithfully

(P Krishnamurthy)
Chief General Manager In-Charge

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

Notification No. DNBS. 200 / CGM(PK)-2008 dated August 1, 2008

that, for the purpose of enabling the Bank to regulate the credit system to the advantage of the country, it is necessary to amend the Non-Banking Financial (Non- Deposit Accepting or Holding) Companies Prudential Norms (Reserve Bank) Directions, 2007 contained in Notification No. DNBS. 193/DG(VL)-2007 dated February 22, 2007 in exercise of the powers conferred by sections 45J, 45JA, 45K and 45L of the Reserve Bank of India Act, 1934 (2 of 1934) and of all the powers enabling it in this behalf, hereby directs that the said directions shall be amended

1. In paragraph 10, after clause (4) following clause shall be inserted:
"(5) Every systemically important non-deposit taking non-banking financial company shall disclose the following particulars in its Balance Sheet
Capital to Risk Assets Ratio (CRAR)
Exposure to real estate sector, both direct and indirect; and
Maturity pattern of assets and liabilities."
2. In paragraph 16(1), the following sentence shall be added at the end of the paragraph:
"such ratio shall not be less than 12% by March 31, 2009 and 15% by March 31, 2010."

(P. Krishnamurthy)
Chief General Manager In-Charge

**Annex-I
CRAR**

Sr. No.	Item	Item Code	Current Year	Validation	Item Code	Previous Year	Validation
1	CRAR (%)	C101		<=>0	P101		<=>0
2	CRAR - Tier I capital (%)	C102		<=>0	P102		<=>0
3	CRAR - Tier II Capital (%)	C103		<=>0	P103		<=>0

**Exposures
Exposure to Real Estate Sector**

(Rs. Crores)

Sr.No.	Category	Item Code	Current year	Validation	Item Code	Previous Year	Validation
a)	Direct exposure						
(i)	Residential Mortgages - Lending fully secured by mortgages on residential property that is or will be occupied by the borrower or that is rented; (Individual housing loans up to Rs.15 lakh may be shown separately)						
1	More than 15 lakh	C111		<=>0	P111		<=>0
2	Less than 15 lakh	C112		<=>0	P112		<=>0
	Sub Total	C110	0	C111+C112	P110	0	P111+P112
(ii)	Commercial Real Estate - Lending secured by mortgages on commercial real estates (office buildings, retail space, multipurpose commercial premises, multi-family residential buildings, multi-tenanted commercial premises, industrial or warehouse space, hotels, land acquisition, development & construction etc.). Exposure would also include non-fund based (NFB) limits;	C113		<=>0	P113		<=>0
(iii)	Investments in Mortgage Backed Securities (MBS) and other securitised exposures -						
1	Residential.	C114		<=>0	P114		<=>0
2	Commercial Real Estate.	C115		<=>0	P115		<=>0
	Sub Total	C120	0	C114+C115	P120	0	P114+P115
b)	Indirect Exposure Fund based and non-fund based exposures on National Housing Bank (NHB) and Housing Finance Companies (HFCs).	C121		<=>0	P121		<=>0
	Total	C130	0	C110+C120+ C121+C113	P130	0	P110+P120+ P121+P113

**Asset Liability Management
Maturity pattern of certain items of assets and liabilities**

(Rs. Crores)

Sr. No.	Item	Item code	Validations									Total	Validation
				1 day to 30/31 days (one month)	Over one month to 2 months	Over 2 months upto 3 months	Over 3 months to 6 months	Over 6 months to 1 year	Over 1 year to 3 years	Over 3 years to 5 years	Over 5 years		
Column Field code				C01	C02	C03	C04	C05	C06	C07	C08	C09	
Liabilities													
1	Borrowings from banks	131	<=>0									0	131C01++ +131C08= 131C09
2	Market Borrowings	132	<=>0									0	132C01++ +132C08= 132C09
3	Total	140	131+132	0	0	0	0	0	0	0	0	0	140C01++ +140C08= 140C09
Assets													
4	Advances	141	<=>0									0	141C01++ +141C08= 141C09
5	Investments	142	<=>0									0	142C01++ +142C08= 142C09
6	Total	150	141+142	0	0	0	0	0	0	0	0	0	150C01++ +150C08= 150C09