

Annual Return on NBFC-ND With Asset Size Below Rs.100 Cr

Note Amount should be specified in Rs in Lakhs

Coloring Scheme

	These fields are auto calculated fields, user cannot manipulate these fields
	User can enter values in these fields
	Show to highlight errors at particular fields, when user clicks validate button

No Errors Found in Data

Note :-

Please do not leave any cell blank where there is validation if no data is available then use "0" in numeric fields.

Errors found at following sheets

ANNUAL RETURN ON NBFCs WITH ASSET SIZE OF BELOW RS.100 CR.

Return for the financial year (e.g. Mar-2014)

Company Profile	Value	Field Code	Validations
1. Name of the Company	-	IC001	
2. Company Code	-	IC002	
3. Permanent Account Number	-	IC003	
4. Registered Office address	-	IC004	
5. Corporate Office address	-	IC005	
6. Status of the company (Public Ltd; Private Ltd; Foreign Company; Joint Venture, Government, Deemed Public, Others):	Public	IC006	
7. Nature of business (Type AFC for Asset Finance Company; Type LC for Loan Company; Type IC for Investment Company; Type IFC for Infrastructure Finance Company; CIC for Core Investment Company; IDF for Infra Debt Fund NBFCs; MFI for Micro Finance NBFCs; Factor for Factoring NBFCs)	AFC	IC007	
8. Whether the Company has received any FDI (Yes/No)	No	IC008	
If yes, FDI as a percentage to Total Shareholding of the company	-	IC008	
10. Number of Branches / Offices.	-	IC010	
11. If a subsidiary company, please indicate the name and address of the holding company	-	IC011	
12. If the company is having subsidiaries / associate/group companies, number thereof. (Please indicate the names, activity etc.)	-	IC012	
13. Name(s) of the company's Bankers with addresses and phone numbers.	-	IC013	
14. Name(s) of the company's auditor with addresses and phone numbers.	-	IC014	
15. Whether listed (Yes/No)	No	IC015	
If yes, with which Stock exchange?	-	IC016	
16. Whether the member of CIC (Yes/no)	-	IC017	

PART - 1. SOURCES OF FUNDS			
Description	Amount (Rs. In Lakhs)	Item Code	Validations
1.Share Capital			
Paid-up equity capital	0.00	111	>=0, 111A+112+112A
(i) Ordinary Shares	0.00	111A	>=0
(ii) Preference (Convertible & Non-convertible) shares	0.00	112	>=0
(iii) Cumulative Convertible Preference Shares	0.00	112A	>=0
2. Reserves and Surplus			
(i) Capital Reserve	0.00	113	>=0
(ii) Debenture Redemption Reserve	0.00	114A	>=0
(iii) Share Premium	0.00	115	>=0
(iv) General Reserves	0.00	116	>=0
(v) Statutory/Special Reserve (Section 45-IC reserve to be shown separately below item no.(vi))	0.00	117	>=0
(vi) Reserves under Sec 45-IC of RBI Act 1934	0.00	117A	>=0
(vii) Other reserves	0.00	118	>=0
(viii) Revaluation Reserves	0.00	117B	>=0
(ix) Balance of profit and loss account	0.00	119	><=0
Total Reserves & Surplus	0.00	110	113+114+114A+115+116+117+117A+117B+117C+118+119
3. Secured Borrowings			
(i) Debenture	0.00	121	>=0
(ii) Borrowings from Banks	0.00	122	>=0
(iii) Borrowings from FIs	0.00	123	>=0
(iv) Other Borrowings	0.00	124	>=0
(v) Interest accrued but not due on the above	0.00	125	>=0
Total Secured Borrowings	0.00	120	>=0, 121+122+123+124+125
4. Unsecured Borrowings			
(i) Borrowings from relatives of promoters / directors	0.00	131	>=0
(ii) Inter-corporate borrowings	0.00	132	>=0
(iii) Borrowings from Banks	0.00	133	>=0, 133A+133B+133C+133D
(iv) Borrowings from FIs	0.00	134	>=0
(v) Commercial paper	0.00	135	>=0, 135A+135B+135C+135D
(vi) Debentures not in the nature of public deposit	0.00	136	>=0, 136A+136B+136C+136D
(vii) Money received by way of caution money, margin money from the borrowers, lessee, hires or by way of security or advance from agents in the course of company's business or advance received against orders for supply of goods or properties or for redereing services	0.00	137	>=0
(xiv) Other Borrowings	0.00	138	>=0
(xv) Interest accrued but not due on the above	0.00	139	>=0
Total Un-Secured Borrowings	0.00	130	>=0, 131+132+133+134+135+136+137+138+139
5. Current liabilities			
(i) Current Liabilities	0.00	141	>=0
(ii) Sundry Creditors	0.00	142	>=0
(iii) Liabilities to Subsidiaries & Holding Companies	0.00	143	>=0
(iv) Deferred Tax Liabilities (Net)	0.00	144	>=0
(v) Others	0.00	145	>=0
Total Current Liabilities	0.00	140	>=0, 141+142+143+144+145
6. Provisions			
(i) For taxation	0.00	151	>=0
(ii) For contingencies	0.00	152	>=0
(iii) For pension, gratuity and similar staff benefit schemes	0.00	153	>=0
(iv) Loan loss provisions	0.00	154	>=0
(v) Others	0.00	155	>=0
(vi) Proposed dividends	0.00	156	>=0
(vii) Provision for Diminution on Investments	0.00	157	><=0
(viii) Provision for Standard Assets	0.00	158	>=0
Total Provisions	0.00	150	151+152+153+154+155+156+156A+156B
TOTAL	0.00	160	111+110+120+130+140+150; = 200; AND <= 10000

*Total Assets/Liabilities size should not be more than or equal to Rs 10000 lakhs. If total Assets/Liabilities size exceed Rs 10000 lakhs, then you need to file NBS-8 return.

Owned Fund	0.00	111B	111+110-(252C+252E)
(x) Investment in shares of :			
(a) Subsidiaries	0.00	A141	>=0
(b) Companies in the same Group	0.00	A142	>=0
(c) Wholly Owned Subsidiaries	0.00	A142A	>=0
(d) Other non-banking financial companies	0.00	A143	>=0
(xi) The book value of debentures, bonds, outstanding loans and advances, bills purchased and discounted (including hire-purchase and lease finance) made to, and deposits with			
(a) Subsidiaries	0.00	A144	><=0
(b) Companies in the same Group	0.00	A145	><=0
(c) Wholly Owned Shares / Joint Ventures abroad	0.00	A145A	><=0
Total	0.00	A140	A141+A142+A142A+A143+A144+A145+A145A
(xiii) Amount of Item A140 in excess of 10% of item 111B	0.00	A150	IF(111B<0,A140,(Max((A140-0.1 x 111B), 0)))
Net Owned Fund	0.00	111C	IF(111B<0,111B-A140,(111B-A150)), ><=0
Leverage Ratio	0.00	111D	(120+130+140)/111B

PART - 2. APPLICATION OF FUNDS			
Description	Amount (Rs. In Lakhs)	Item Code	Validations
1. Loans & Advances			
(i) Secured	0.00	201	>=0
(ii) Unsecured	0.00	202	>=0
Total	0.00	210A	>=0, 201+202
<i>Of Total Loans & Advances</i>			
(a) Inter-Corporate Deposits	0.00	203	>=0
(b) Bills Purchased & Discounted	0.00	204	>=0
(c) Loans to Corporates	0.00	205	>=0
(d) Others	0.00	206	>=0
Total Loans & Advances	0.00	210	>=0, =203+204+205+206 AND =210A
2. Hire Purchase and Lease Assets	0.00	211	>=0
3. Investments (As per AS-13)	0.00	221	>=0, 230+240
4. Long-term Investments:			
(i) Government securities and government guaranteed bonds	0.00	231	>=0
(ii) Equity shares	0.00	232	>=0
(iii) Preference shares	0.00	233	>=0
(iv) Debentures and bonds	0.00	234	>=0
(iv) Units of mutual funds	0.00	235	>=0
(vi) Others	0.00	236	>=0
Total Long Term Investments	0.00	230	>=0, 231+232+233+234+235+236
5. Current Investments:			
(i) Government securities and government guaranteed bonds including treasury bills	0.00	241	>=0
(ii) Equity shares	0.00	242	>=0
(iii) Preference shares	0.00	243	>=0
(iv) Debentures and bonds	0.00	244	>=0
(v) Units of mutual funds	0.00	245	>=0
(vi) Commercial Paper	0.00	245A	>=0
(vi) Others	0.00	246	>=0
Total Current Investments	0.00	240	>=0, 241+242+243+244+245+245A+246
6. Cash and Bank Balances	0.00	251	>=0, 251A+251B
Of which; (i) Cash in Hand	0.00	251A	>=0
(ii) Deposits with Banks	0.00	251B	>=0
7. Other current assets			
(i) Advance Taxes paid / Tax deducted at source	0.00	252A	>=0
(ii) Interest Accrued On Investments	0.00	252B	>=0
(iii) Deferred Tax Assets(Net)	0.00	252C	>=0
(iv) Interest Accrued on Loans & Advances	0.00	252D	>=0
(v) Prepaid expenses and Other Intangible assets	0.00	252E	>=0
(vi) Security Deposits	0.00	252F	>=0
(vii) Sundry/Trade Debtors	0.00	252G	>=0
(viii) Advances to Staff	0.00	252H	>=0
(ix) Stock in Trade	0.00	252I	>=0
(x) Share Application Money	0.00	252J	>=0
(xi) Others	0.00	252K	>=0
Total Other Current Assets	0.00	252	>=0, 252A+252B+252C+252D+252E+252F+252G+252H+252I+252J+252K
8. Premises & Fixed Assets			
(i) Fixed assets	0.00	253	>=0
(ii) Assets Acquired in Satisfaction of Claims	0.00	253A	>=0
9. Miscellaneous expenditure (to the extent not written off or adjusted)	0.00	254	>=0
10. Profit and Loss Account (Accumulated Loss)	0.00	255	>=<0
Total	0.00	200	210+211+221+251+252+253+253A+254+255; And = 160
Contingent Liabilities	0.00	256	>=0
Total Financial Assets	0.00	250	210+211+221
Financial Assets to Total Assets (%)	0.00	260	(250/200)* 100

PART - 3. PROFIT AND LOSS ACCOUNT			
ITEMS OF INCOME	Cumulative till end of the Month (April to March)		
	Amount (Rs. In Lakhs)	Item Code	Validations
A. Income from Financial Business			
1. Fund-Based Income			
(i) Gross Lease Income	0.00	C31A11	>=0
Add/Less:Lease Equalisation	0.00	C31A111	>=< 0;
Net Lease Income	0.00	C31A112	C31A11 + C31A111
(ii) Hire Purchase Income (including compensation charges)	0.00	C31A12	>=0
(iii) Bills Discounting Income	0.00	C31A13	>=0
(iv) Interest Income	0.00	C31A14	>=0, C31A14a + C31A14b
(a) Interest on Inter-corporate Deposits	0.00	C31A14a	>=0
(b) Interest on Other Loans	0.00	C31A14b	>=0
(v) Investment Income	0.00	C31A15	>=0, C31A15a + C31A15b
(a) Interest	0.00	C31A15a	>=0
(b) Dividends	0.00	C31A15b	>=0
(vi) Profit on Sale of Investments	0.00	C31A16	>=0
(vii) Other fund-based income	0.00	C31A17	>=0
Total Fund-Based Income	0.00	C31A10	C31A112 + C31A12 + C31A13 + C31A14 + C31A15 + C31A16 + C31A17
2. Fee-Based Income			
Total Fee Based Income	0.00	C31A20	>=0
3. Miscellaneous income	0.00	C31A30	>=0
Total Income from Financial Business	0.00	C31A00	C31A10 + C31A20 + C31A30
B. Income from Non-Financial Business	0.00	C31B00	>=0
C. Total Income	0.00	C31C00	C31A00 + C31B00
ITEMS OF EXPENSES			
A. Expenses Relating to Financial Business			
1. Depreciation on Fixed Assets including Leased Assets	0.00	C32A01	>=0
2. Interest Expense and other financing cost			
(a) Interest on Inter-corporate Deposits	0.00	C32A02a	>=0
(b) Interest on credits from Banks	0.00	C32A02b	>=0
(c) Interest on credits from Financial Institutions	0.00	C32A02c	>=0
(d) Other Financing Charges	0.00	C32A02d	>=0
Total	0.00	C32A02	>=0, C32A02a+C32A02b+C32 A02c+C32A02d
3. Brokerage (including reimbursement of expenses to brokers)	0.00	C32A03	>=0
4. Discount/charges on Bills rediscounted	0.00	C32A04	>=0
5. Loss on Sale of Investments	0.00	C32A05	>=0
6. Bad Debts written off	0.00	C32A06	>=0
7. Provisions against Non-Performing Assets	0.00	C32A07	>=<0
8. Reversal of Income on NPAs	0.00	C32A08	>=0
9. Diminution in value of investments	0.00	C32A09	>=<0
10. Operating Expenses	0.00	C32A10	C32A11 + C32A12
Of which; (i) Employee Costs	0.00	C32A11	>=0
(ii) Other Administrative Costs	0.00	C32A12	>=0
B. Expenses Relating to Non-Financial Business	0.00	C32B00	>=0
C. Total expenses	0.00	C32C00	C32A01+C32A02+C32A0 3+C32A04+C32A05+C32 A06+C32A07+C32A08+C 32A09+C32A10+C32B00
1. Profit before Tax	0.00	C301	C31C00 - C32C00
2. Provision for taxation	0.00	C302	>=<0
3. Net Profit/Loss	0.00	C303	C301 -C302
Financial Income/Total Income (%)	0.00	C304	(C31A00/C31C00)*100

ANNEX-6: Sectoral Deployment of Credit & NPA

Activity	Field Code	No. of A/Cs	Validations	Field Code	Loans & Advances (Outstanding) (Rs. In Lakhs)	Validations	Field Code	Non-Performing Assets(NPA) (Outstanding) (Rs. In Lakhs)	Validations
(i) Agriculture	NA210A	0.00	>=0	A210A	0.00	>=0	B210A	0.00	>=0
(ii) Small Scale Industries	NA210B	0.00	>=0	A210B	0.00	>=0	B210B	0.00	>=0
(iii) Medium & Large Industries	NA210C	0.00	>=0	A210C	0.00	>=0	B210C	0.00	>=0
(iv) Construction	NA210D	0.00	>=0	A210D	0.00	>=0	B210D	0.00	>=0
(v) Advances to Capital Market	NA210E	0.00	>=0	A210E	0.00	>=0	B210E	0.00	>=0
(vi) Wholesale Trade	NA210F	0.00	>=0	A210F	0.00	>=0	B210F	0.00	>=0
(vii) Retail Trade	NA210G	0.00	>=0	A210G	0.00	>=0	B210G	0.00	>=0
(viii) Commercial Real Estate	NA210H	0.00	>=0	A210H	0.00	>=0	B210H	0.00	>=0
(ix) Infrastructure	NA210I	0.00	>=0	A210I	0.00	>=0	B210I	0.00	>=0
(x) Retail Housing	NA210J	0.00	>=0	A210J	0.00	>=0	B210J	0.00	>=0
(xi) Transport Operators	NA210K	0.00	>=0	A210K	0.00	>=0	B210K	0.00	>=0
(xii) Consumer Durables	NA210L	0.00	>=0	A210L	0.00	>=0	B210L	0.00	>=0
(xiii) Microfinance	NA210M	0.00	>=0	A210M	0.00	>=0	B210M	0.00	>=0
(xiv) Others	NA210N	0.00	>=0	A210N	0.00	>=0	B210N	0.00	>=0
Total	NA210	0.00	>=0, NA210A+NA210B+ NA210C+NA210D+ NA210E+NA210F+N A210G+NA210H+N A210I+NA210J+NA 210K+NA210L+NA2 10M+NA210N	A210	0.00	>=0, A210A+A210B+A21 0C+A210D+A210E+ A210F+A210G+A21 0H+A210I+A210J+A 210K+A210L+A210 M+A210N & =210+211	B210	0.00	>=0, B210A+B210B+B21 0C+B210D+B210E+ B210F+B210G+B21 0H+B210I+B210J+B 210K+B210L+B210 M+B210N

