

Form – NBS - 4

NBS-4 - Monthly return on repayment of deposits

The Reserve Bank has put in place comprehensive regulatory and supervisory mechanism for Non-Banking Financial Companies (NBFCs) to ensure that these companies work on sound and healthy lines and the interests of the depositors are adequately protected. RBI Amendment Act, 1997 has made it mandatory for NBFCs to obtain Certificate of Registration from the Bank as a pre-requisite for commencing or continuing the business of a NBFC. On application, the Bank grants CoR to the companies under Section 45-1A of RBI Act, 1934 on fulfillment of criteria laid down therein. Further companies can hold CoR only as long as they continue to fulfil these requirements. In case a company does not fulfil the conditions for grant of CoR or continuance of CoR, the Bank rejects the application of the company or cancels the CoR granted to it, as the case may be.

2. The regulatory and supervisory attention of the Bank is being focussed on companies which are holding public deposits. In order to protect the interests of depositors and to monitor the repayment of public deposits of companies holding public deposits and whose applications have been rejected or Certificates of Registration have been cancelled, the Bank has devised a new return, NBS-4, to be submitted by such companies on a monthly basis to the Regional Office under whose jurisdiction the registered office of the company is located. The return has been introduced from June 30, 2000 and the rejected companies have been advised accordingly.

Monthly Return on Repayment of Deposits

(To be submitted by NBFCs holding public deposits whose application for Certificate of Registration under Section 45-1A of RBI Act, 1934 have been rejected)

Return for the month of _____

File Number	
ID Number	
Nature of business	
District Code	
State Code	
<i>(To be filled in by RBI)</i>	

Name of the Company _____

1. The Return should be signed by a Manager (as defined in Section 2 of the Companies Act, 1956) and if there is no such Manager, by Managing Director or any official of the Company who has been duly authorised by the Board of Directors and whose Specimen Signature has been furnished to the Reserve Bank of India for the purpose. In case the Specimen Signature has not been furnished in the prescribed card, the Return must be signed by authorised official and his Specimen Signature furnished separately.

2. In case there is nothing to report in any part / item of the Return, the relevant part/ item may be marked '*Nil*' in the column meant for "*No. of accounts*" and *00s* may be indicated in the column meant for "*Amount*".
3. 'Subsidiaries' and 'Companies in the same group' mentioned in this Return have the same meanings assigned to them in Section 4 and Section 372 (11) respectively, of the Companies Act, 1956 as appearing prior to amendment to Companies Act dated 31st October 1998.
4. In case this return is being filed through electronic media(internet), to the specified Web Server, a hard -copy of the same may be submitted to the concerned Regional Office duly signed .

PART - 1
Company Profile

1.	Name of the Company					
2.	Address of the Registered Office					
			PIN			
	Phone Nos.		Fax No.		e-mail address	
3.	Name of the State in which the company is registered					
4.	Address of the Corporate/ Head Office					
			PIN			
	Phone Nos.		Fax No.		e-mail address	
5.	Date of Incorporation					
6.	Date of Commencement of Business					
7.	Name and Residential Address of :					
	i) Chairman					
	ii) Managing Director/ CEO					
	iii) Other Directors (Please attach an Annexure giving names and addresses of all the Directors)					
9.	Status of the company (Please tick) :					
		(i) Public Ltd.		(ii) Deemed Public		
		(iii) Private Ltd.		(iv) Joint Venture		
10.	Financial Year of the Company					
11.	Nature of business					
12.	Classification of the Company (HP / Leasing / Loan / Investment / MBC etc.)					

13.	Credit rating : i) Rating assigned	
	ii) Date of rating	
	iii) Name of the Rating Agency	
14.	iv) Whether any change has occurred since the last rating (details)	
15.	Number of Branches / Offices. (Please enclose a list of names and addresses thereof in the format given below as per Note 1)	
16.	If a subsidiary company, please indicate the name and address of the holding company	
17.	If the company is having subsidiaries / associate companies number thereof. (Please enclose a list of names, addresses, Names of Directors and particulars of business activities thereof in the format given below as per Note 2)	
18.	If a Joint Venture, name and address of the promoting institution(s)	
19.	Name of the Company's statutory auditors with address and phone numbers	
20.	Name(s) of the company's Bankers with addresses and phone numbers.	
21	Has there been any change of management after the date of rejection ? If so, give particulars thereof.	
	(i) date of public notice	
	(ii) date of notice to Reserve Bank of India	

Note (1) : Format of list of branches:

Sr.No.	Name of the branch	Date of opening	Address	City	District	State	Amount of public deposit
	Total No. of Branches						Total Public Deposits of all the branches and Total Public Deposits as per Balance Sheet dated

Note (2) : Format for submitting list of subsidiaries:

Sr.No.	Name of the subsidiary	Address	Name of the Directors	Business Activity

PART - 2

Details of rejection of application for Certificate of Registration of Company by the Reserve Bank of India

1.Particulars of Rejection of application for Certificate of Registration under Section 45-IA of RBI Act, 1934	Date of Order of Rejection : Reference No.
2.Particulars of Prohibitory Order issued under Section 45-MB(1) of RBI Act prohibiting the company from acceptance of public deposits	Date of Prohibitory Order : Reference No.
3.Particulars of Order issued under Section 45-MB(2) of RBI Act prohibiting the company from alienating its assets	Date of Prohibitory Order : Reference No. Date of Expiry of Order :
4.If the company has made an appeal against the order of Rejection to Appellate Authority / Court of Law etc.	Particulars and status of such appeal :
5.Has the Company Law Board (CLB) passed any orders against the company, if yes, particulars thereof (N.B : A copy of the order of the CLB may be submitted)	
6.Has any Consumers' Forum / Court passed any order against the company; if yes, particulars thereof. (N.B : A copy of the order of Forum / Court may be submitted).	

PART - 3

Details of Public Deposits and other liabilities

(Amount in lakhs of Rupees)

Item No.	Particulars	Item Code	Amount as on date of rejection order	Amount as at the end of previous month	Amount as at the end of current month	Repayment during the month
1.	Deposits from public in the form of Fixed Deposits, Recurring Deposits etc.	111				
2.	Deposits received from shareholders by a Public Limited Company(other than Nidhis)	112				
3.	Money received by issue of Non-convertible unsecured debentures	113				
4.	Other public deposits	114				
4.	Total Public Deposits (111 to 114)	110				
5.	Bank borrowings	115				
6.	Borrowings through bonds/ debentures etc. which are not in the nature of public deposits	116				
7.	Borrowings from other corporate bodies	117				
8.	Total liabilities (115 to 117)	120				

PART - 4

Details of liquid assets and other assets

Sr. No.	Particulars	Item Code	Amount as on the date of rejection order (also give percentage to deposit liabilities)	Amount as on the last day of the previous month(also give percentage to deposit liabilities)	Amount as on the last day of the current month (also give percentage to deposit liabilities)	Changes during the month
1.	Liquid assets maintained in terms of Section 45-IB of RBI Act, 1934	201				
2.	Liquid assets maintained in terms of RNBC directions (if applicable)	202				
3.	Other assets					
	(i) other liquid assets like investments in securities, bank deposits, etc.	203				
	(ii) Loans and advances to subsidiaries / associate companies or entities in which the directors have substantial interest	204				
	(iii) Other loans and advances	205				

	(iv) Real estate for self use	206				
	(v) Other real estate	207				
	(vi) Other assets	208				
4.	Assets held in Escrow Account for the purpose of repayment of deposits	209				
5.	Total Assets (201 to 209)	200				

Notes :

- (1) Please give details of approved securities held as liquid assets as per Annexure-1.
- (2) In case of deposits of scheduled commercial banks held as assets, please give particulars as per Annexure-2.
- (3) Please give particulars of the designated banker / bankers as per Annexure-3.
- (4) In case of maintenance of Escrow accounts for the purpose of repayment deposits, please give particulars as per Annexure-4.

Annexure – 1

List of approved securities held towards liquid assets requirement

Sr. No.	Name of security	Amount (At market value or carrying cost as the case may be)	Interest collection dates

Annexure – 2

List of deposits held with scheduled commercial banks

Sr. No.	Name of the bank	Address of the bank's branch	Amount in lakhs of Rupees (including interest accrued)

Annexure – 3

Name and address of designated banker/s

Sr. No.	Name of bank	Name of branch and address	Remarks (Reference no. of letters of information to RBI)

Annexure – 4

List of liquid assets held for Escrow account requirement for repayment of deposits

Sr.No	Name of the bank	Address of the bank's branch	Amount in lakhs of Rupees (including interest accrued)	
			Held as Govt. securities	Held as bank deposits

Declaration

We declare that the above information is true and correct.

Place : Name and Signature of the Authorized official

Date :

Chartered Accountant's Certificate

It is certified that the information given in the statement is true as verified by us from the books and other records maintained by the company and the banker/s' certificate obtained by the office in respect of liquid assets for the purpose of Section 45-IB of the RBI Act, 1934 and the Escrow Accounts obtained by the company.

Place : Chartered Accountant

Date :

Signature :

Seal :