



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

RBI/2014-15/246

DNBS (PD).CC.No.03/03.02.02/2015-16

November 26, 2015

All Non Banking Financial Companies

Dear Sir,

Online Returns to be submitted by NBFCs- Revised

Please refer to our [Master Circular no DNBS.IT.CC.No.01/24.01.191/2015-16 dated July 01, 2015](#) on Returns to be submitted by NBFCs.

2. It has been decided to rationalize the returns' to be submitted online through COSMOS as below:

(a) Change in periodicity of NDSI-500cr and ALM-1 returns from monthly to quarterly

(b) Discontinuation of NBS- 6 return as the same information is received through NBS- 1 return.

3. We also notice that some of the NBFCs are not submitting correct branch information return as per our guidelines [DNBS \(PD\).CC.No.355/03.02.02/2013-14 dated September 3, 2013](#). To maintain uniformity and avoid misunderstanding, it has been decided that the concerned NBFCs should report the stock data of branches as at end of every quarter rather than providing incremental number of branches during the quarter.

4. The revised list of the returns to submitted by the NBFC is given in Annex.

Yours faithfully,

Sd/-

(Dr. Sathyan David)
Chief General Manager

Annex

Reporting dates and Due dates for Returns to be submitted by NBFC through COSMOS system

| Sr No | Name of the Return | Periodicity | Reference Date | Reporting Time | Due on | Purpose | Who are supposed to file the Return |
|------------------------------------|---------------------------|--------------------|---|-----------------------|--|--|---|
| 1. | NBS1 | Quarterly | 31st March/ 30th June/ 30th Sept/ 31st Dec | 15 days | 15th April/ 15th July/ 15th Oct/ 15th Jan | Details of Assets And Liabilities | NBFCs-D, |
| 2. | NBS2 | Quarterly | 31st March/ 30th June/ 30th Sept/ 31st Dec | 15 days | 15th April/ 15th July/ 15th Oct/ 15th Jan | Capital Funds, Risk Assets, Asset Classification etc | NBFCs-D and RNBCs |
| 3. | NBS3 | Quarterly | 31st March/ 30th June/ 30th Sept/ 31st Dec | 15 days | 15th April/ 15th July/ 15th Oct/ 15th Jan | Statutory Liquid Assets | NBFCs-D |
| 4. | NBS4 | Yearly | 31st March | 30 days | 30th April | Details of Public Deposits, Other Liabilities | NBFCs holding public deposits whose application for Certificate of Registration under Section 45-IA of RBI Act, 1934 have been rejected |
| NBS-6 return has been discontinued | | | | | | | |
| 5. | NBS7 | Quarterly | 31st March/ 30th June/ 30th Sept/ 31st Dec | 15 days | 15th April/ 15th July/ 15th Oct/ 15th Jan | Capital Funds, Risk Assets, Asset Classification etc. | NBFCs-ND-SI |
| 6. | ALM (NBFC-D) | Half yearly | 31st March/ 30th Sept | 30 days | 30th April/ 30th Oct | Structural Liquidity, Short-term dynamic liquidity, Interest Rate sensitivity etc. | NBFCs-D having public deposit of Rs.20 crore and above and/or asset size of Rs.100 crore and above |
| 7. | NBFCs-ND-SI 500cr | Quarterly | 31st March/ 30th June/ 30th Sept/ 31st Dec | 15 days | 15th April/ 15th July/ 15th Oct/ 15th Jan | Details of Assets And Liabilities | NBFCs-ND-SI |

| | | | | | | | |
|-----|--------------------|-------------|---|----------|--|--|---|
| 8. | SC/RC | Quarterly | 31st March/ 30th June/ 30th Sept/ 31st Dec | 15 days | 15th April/ 15th July/ 15th Oct/ 15th Jan | Details of Assets acquired/securitized/reconstructed | SC/RC |
| 9. | ALM-1 | Quarterly | 31st March/ 30th June/ 30th Sept/ 31st Dec | 15 days | 15th April/ 15th July/ 15th Oct/ 15th Jan | Short Term Dynamic Liquidity | NBFCs-ND-SI |
| 10. | ALM-2 & 3 | Half yearly | 31st March/ 30th Sept | 30 days | 30 th April/ 30 th Oct | Structural Liquidity/ Interest Rate Sensitivity | NBFCs-ND-SI |
| 11. | ALM-(NBFC-ND-SI) | Annual | 31st March | 15 days | 15th April | Disclosure in Balance Sheet. CRAR, Exp to Real Estate, | NBFCs-ND-SI |
| 12. | NBS-8 | Annual | 31st March | 60 days | 30 th May | Details of Assets And Liabilities | NBFCs-ND having asset-size of Rs.100-500 crore. |
| 13. | NBS-9 | Annual | 31st March | 60 days | 30 th May | Details of Assets And Liabilities | All NBFCs-ND having asset-size of below Rs 100cr. |
| 14. | Branch Info return | Quarterly | 31st March/ 30th June/ 30th Sept/ 31st Dec | 15 days | 15th April/ 15th July/ 15th Oct/ 15th Jan | Branch Details | NBFCs-ND-SI & NBFCs-D |
| 15. | NBS1A | Annual | 31st March | 6 months | 30 th Sept | Details of Assets And Liabilities | RNBCs |
| 16. | NBS3A | Quarterly | 31st March/ 30th June/ 30th Sept/ 31st Dec | 15 days | 15th April/ 15th July/ 15th Oct/ 15th Jan | Statutory Liquid Assets | RNBCs |

Note: NBFCs-D -> Deposit taking Non-Banking Financial Companies (NBFCs);
RNBC-> Residuary Non-Banking Company;
NBFCs-ND -> Non-Deposit taking NBFCs.
NBFCs-ND-SI -> Non-Banking Financial Companies (NBFCs) not accepting/holding public deposits and having asset sizes of Rs.500 crore and above
(also termed as Systemically Important NBFCs or in short NBFCs-ND-SI)
SC/RC -> Securitisation Companies/ Reconstruction Companies