

NHB(ND)/DOS/Sup. Circular No. 5/2020-21
April 13, 2021

To,

All registered Housing Finance Companies

Madam/ Sir,

Master Circular – Returns to be submitted by Housing Finance Companies (HFCs)

Please refer to paragraph 117 of the Master Direction – Non-Banking Financial Company – Housing Finance Company (Reserve Bank) Directions, 2021 dated February 17, 2021 on returns to be submitted to the National Housing Bank (NHB).

2. In this regard, NHB has issued various communications on submission of returns from time to time. This Master Circular consolidates all important instructions on the subject, issued by NHB, till March 31, 2021 for ready reference as annexed herewith.
3. The Circular has also been placed on the NHB website (https://nhb.org.in/en/regulation_post/supervisory-circular/).

Yours faithfully,



(Vineet Singhal)
General Manager
Department of Supervision

Encl.: as above

Returns to be submitted by Housing Finance Companies (HFCs)

| SN | Periodicity | Name of the Return | Reference date | Due date | Applicability, as per the audited balance sheet as of March 31 st |
|----|-------------|--|---|--|---|
| 1 | Annually | Schedule-I | 31 st March | 30 th June | All HFCs |
| 2 | Half Yearly | Schedule-II | 31 st March/ 30 th September | 12 th May/ 11 th November | All HFCs |
| 3 | Quarterly | Schedule III | 31 st March/ 30 th June/ 30 th September/ 31 st December | 15 th April/ 15 th July/ 15 th October/ 15 th January | HFCs accepting/holding public deposits OR having asset size of ₹100 Crore or more (irrespective of accepting / holding public deposits). |
| 4 | Quarterly | Statement of Short-Term Dynamic Liquidity (ALM) | 31 st March/ 30 th June/ 30 th September/ 31 st December | 10 th April/ 10 th July/ 10 th October/ 10 th January | HFCs having asset size of ₹100 Crore (irrespective of accepting / holding public deposits) OR holding public deposits of ₹20 Crore or more (irrespective of their asset size) |
| 5 | Half Yearly | Statement of Structural Liquidity & Interest Rate Sensitivity (ALM) | 31 st March/ 30 th September | 20 th April/ 20 th October | HFCs having asset size of ₹100 Crore (whether accepting / holding public deposits or not) or holding public deposits of ₹20 Crore or more (irrespective of their asset size) |
| 6 | Quarterly | Quarterly return on Liabilities and Assets of Large Housing Finance Companies/ Broad Liquidity | 31 st March/ 30 th June/ 30 th September/ 31 st December | 10 th April/ 10 th July/ 10 th October/ 10 th January | HFCs having outstanding public deposits of ₹20 Crore or more (irrespective of their asset size) |
| 7 | Quarterly | Quarterly Return on 10 major exposures to Corporates/ Companies/ Builders/ Other entities etc. | 31 st March/ 30 th June/ 30 th September/ 31 st December | 15 th April/ 15 th July/ 15 th October/ 15 th January | All HFCs |



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|----|-----------|--|---|--|--|
| 8 | Quarterly | Return on Loans under SARFAESI Act, 2002 | 31 st March/ 30 th June/ 30 th September/ 31 st December | 5 th April/ 5 th July/ 5 th October/ 5 th January | HFCs Notified under SARFAESI Act, 2002 |
| 9 | Monthly | New Monthly Return | end of every month | 15 th of next month | All HFCs |
| 10 | Annually | Details of Key Officials | 31 st March | 30 th April | All HFCs |

The Bank has hosted the formats of the returns viz., Schedule-I, Schedule-II, Schedule-III, etc., on the Bank's website, viz, <https://nhb.org.in/en/returns/> and also on the Bank's ORMIS portal at <https://ormis.nhbonline.org.in/hfc/>

