

SCHEDULE III**Return on Statutory Liquid Assets for the****Quarter ended March/June/September/December, 20...**

(See Section 29 B of the National Housing Bank Act, 1987 and paragraph 44(1) of the Housing Finance Companies (NHB) Directions, 2010)

1	Name of the Company							
2	Company Code							
3	Address of the Registered Office							
PIN								
	Phone Nos:		Fax No:		e-mail address			
4	Address of the Corporate/ Head Office							
PIN								
	Phone Nos:		Fax No:		e-mail address			
5	Status of registration with NHB in terms of section 29A of the National Housing Bank Act, 1987:							
	(i) Number and date of Certificate of Registration if issued by NHB							
	(ii) If not registered, indicate whether the application submitted for registration is rejected/ pending							

Part A
Details of Public Deposits and Maintenance of Liquid Assets

I. Details of Public Deposits outstanding as at the end of preceding second quarter i.e.

March/June/September/December 20....

(Please see Note 1 below):

(₹ in lakhs)

Sr. No.	Particulars	Item Code	Amount
1	Deposits received from public in the form of Fixed Deposits, Recurring Deposits etc.	111	
2	(i) Deposits received from shareholders by a Public Limited Company	112	
	(ii) Deposits received from Joint shareholders other than the first named share holder by a Private Limited Company	113	
3	(i) Money received by issue of Non-convertible unsecured debentures (Please see Note 2 below).	114	
	(ii) Any other type of public deposits	115	
4	TOTAL (111 to 115)	100	

II: Details of Liquid Assets maintained:

1	Minimum amount of liquid assets required to be invested in unencumbered approved securities at 6% of public deposits shown against item code 100 above	121	
2	Minimum amount of total liquid assets required to be maintained in form of unencumbered approved securities together with other specified forms of liquid assets at 12.5% of public deposits shown against item code 100 above	122	
3	Liquid assets actually maintained:	123	
	A. Unencumbered approved securities (details to be furnished as per Annex 1)		
	B. In term deposits or certificates of deposits with scheduled banks	124	
	C. In deposits with NHB (details of B and C to be furnished as per Annex 2)	125	
	D. In bonds issued by NHB (details to be furnished as per Annex 4)	126	
	TOTAL (123 to 126)	120	
4	(a) Name of the designated bank and address where the securities are lodged (details to be furnished as per Annex 3)		
	(b) Amount of securities lodged		
	(i) Book Value	126	
	(ii) Market value	127	
	Indicate whether the company has maintained the required level of liquid assets on a daily basis during the quarter		
	A. In unencumbered approved securities (please tick)		Yes No
	B. On total basis (i.e. investment in unencumbered approved securities together with other specified forms of liquid assets) (please tick)		Yes No
	If not, indicate the date wise position of the shortfall during the quarter (as per Annex 5)		
5	(a) Whether the requirement of SLR was complied with during the last quarter? (please tick)		Yes No
	(b) If not, whether demand for penal interest was made by NHB? (please tick).		Yes No
	(c) If yes,		
	(i) amount	128	
	(ii) date of payment there of	129	

Part-B

Information regarding compliance of Housing Finance Companies (NHB) Directions, 2010 (as amended from time to time)

(₹ in lakhs)

1	Net owned fund (as per the last audited balance sheet of the company)	131	
2	Capital Adequacy Ratio (as per the last audited balance sheet of the company)	132	
3	Credit Rating :		
	(i) Rating assigned	133	
	(ii) Date of rating	134	
	(iii) Name of Rating Agency	135	
	(iv) Whether any change has occurred since the last rating (please furnish details separately)	136	
4	Public deposits outstanding as at the close of business on the date of commencement of the Housing Finance Companies (NHB) Directions, 2010	137	
5	Quantum of excess public deposits held, if any, by the company as on the date of commencement of the Housing Finance Companies (NHB) Directions, 2010	138	
6	Public Deposits outstanding as on date of this return (i.e. last working day of the quarter to which this return relates)	139	
7	Quantum of public deposits permissible as per the provisions of the Housing Finance Companies (NHB) Directions, 2010 as on date of this return	140	
8	Quantum of excess public deposits remaining to be regularized on the date of this return	141	
9	Deposits accepted during the quarter under reference	142	
10	Deposits renewed during the quarter under reference	143	
11	Deposits matured but remained unpaid/not renewed as on the date of this return:		
	(a) No. of accounts	144	
	(b) Amount	145	
12	Of 11 above, those where orders of authorized officer of National Housing Bank have been received		
	(a) No. of accounts	146	
	(b) Amount	147	
13	(a) Steps taken/being taken to regularize the excess public deposits within the time frame permitted under the Directions (please furnish details in a separate statement)		
	(b) Steps taken to comply with orders of authorized officer of National Housing Bank (please furnish details in a separate statement)		

Part-C

Information relating to opening and closing of branches/offices for collection of deposits

(a) List of branches/offices opened:

Name and address of the branches/offices	Date of opening	Reference No. and date of communication to NHB	Remarks

(b) List of branches/offices closed:

Name and address of the branches/offices	Date of publicity	Date of closing	Reference No. and date of communication to NHB	Remarks

We declare that the above information is true and correct.

Place :
Date :

Name and signature of the authorised official

NOTE:

1. For the purpose of this return, assets should be maintained on daily basis and should relate to the public deposit liabilities (including interest accrued thereon) as defined in paragraph 2 (1) (y) of the Housing Finance Companies (NHB) Directions, 2010 as on the last working day of the second preceding quarter. For example, the liquid assets to be maintained on each day during the quarter ended 30th June 2010 (i.e. 1.4.2010 to 30.6.2010) should relate to the public deposit liabilities as at the close of business on the last working day of the quarter ended 31st December 2009.
2. The non-convertible unsecured debentures/bonds (other than those subscribed by banks and FIs) including interest accrued thereon should be included under this item.
3. The return shall be submitted within fifteen days from the last day of the respective quarter.

Annexure-1**List of approved securities held towards liquid assets requirement**

(₹in lakhs)

Sr. No	Name of the 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 or with National Housing Bank**

(₹in lakhs)

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

Annexure-3**Name and address of the designated Bank(s)**

(₹in lakhs)

Sr. No	Name of the Bank	Name of the branch and address	Remarks(Reference no. of letters of information to NHB)

Annexure-4**Details of investment in bonds issued by National Housing Bank***

(₹in lakhs)

Sr. No	Description	Amount	Interest collection dates

*Other than those already included in approved securities (Annexure- 1)

Annexure-5**Details of shortfall in maintenance of liquid assets****A. Shortfall in approved securities**

(₹in lakhs)

Date			Amount required to be maintained	Amount actually maintained	Shortfall
From	To	No of days			

B. Shortfall in total liquid assets (i.e. approved securities taken together with other permissible forms of liquid assets)

(₹in lakhs)

Date			Amount required to be maintained	Amount actually maintained	Shortfall
From	To	No. of days			