



EC No. 103 / DoS- 09 / 2022

06 May 2022

Ref. No. NB. HO. DoS. CMA/ 373 /A-75 / 2022-23

The Managing Director/ Chief Executive Officer,  
All State Cooperative Banks/  
All District Central Cooperative Banks

Dear Sir/ Madam

**Credit Monitoring Arrangements-**  
**Revision of Prescribed Returns for RCBs**

Please refer to our Circular No. 68/ DoS-10/ 2008 dated 12 May 2008 advising all State Cooperative Banks (StCBs) and District Central Cooperative Banks (DCCBs) to submit quarterly CMA-I and CMA-II Returns to respective Regional Offices of NABARD.

2. In this connection, it is advised that

- i. CMA-I and CMA-II returns have been combined into a single return viz. CMA-1 and has been published in ENSURE Portal.
- ii. The violations to be reported in CMA-1 return include individual violations, unit-wise violations, sector-wise violations, violations in loans for housing (both individual and sector) and marketing federations.
- iii. All the StCBs and DCCBs to henceforth submit the information on CMA violations in CMA-1 return on ENSURE Portal only. Kindly do not forward the copies of the return in either soft or hard form to NABARD.
- iv. All StCBs and DCCBs had already been advised, vide our email dated 17 January 2022, to submit the CMA-1 return in ENSURE portal from quarter ended December 2021 and onwards.
- v. The timeline for submission of CMA-1 return in ENSURE Portal has been revised to 15 days from the end of the quarter. Hence, the revised timelines for each quarter will be as under:

**National Bank for Agriculture and Rural Development**

**पर्यवेक्षण विभाग**

प्लॉट क्र सी-24, 'जी' ब्लॉक, बान्द्रा-कुर्ला कॉम्प्लेक्स, बान्द्रा (पूर्व), मुंबई - 400 051. टेली: +91 22 6812 0039 • फ़ैक्स: +91 22 2653 0103 • ई मेल: dos@nabard.org

Department of Supervision

Plot No. C-24, 'G' Block, Bandra-Kurla Complex, Bandra (E), Mumbai - 400 051 • Tel.: +91 22 6812 0039 • Fax: +91 22 2653 0103 • E-mail: dos@nabard.org



<b>Quarter ending</b>	<b>Due date for submission of CMA-1 return in ENSURE Portal by StCBs/DCCBs</b>
June Quarter	15 July
September Quarter	15 October
December Quarter	15 January
March Quarter	15 April

*For March 2022 quarter, due date is 30 April 2022 as per the instructions dated 12 May 2008.*

- vi. The above timelines may please be strictly adhered to.
- vii. A few instructions on the format of the return published in ENSURE Portal have been given in the Annexure.
- viii. Kindly acknowledge the receipt of this circular to our Regional Offices concerned.

Yours faithfully

Sd/-

(K S Raghupathi)  
Chief General Manager

Encl.: As above

राष्ट्रीय कृषि और ग्रामीण विकास बैंक

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## Annexure

### Instructions/Guidelines on the format of CMA-1 return in ENSURE Portal:

1. Kindly ensure to map the CMA-1 return with maker and checker.
2. An option has been provided in the return where banks are required to choose whether it has violated CMA norms in respective categories viz. Unit-wise, Individual Loans, Housing loans to Individuals, Sector-wise exposure, loans extended to Housing Sector and exposure in financing State Level Marketing Federations. **Here, banks are advised to carefully select the option of 'Yes' or 'No' from the dropdown as it may cause data loss in the respective tables, if not properly selected.**
3. Banks are required to enter the rating awarded by NABARD in latest inspection of the bank by selecting financial year and rating of the bank. The Capital Fund of the bank as per the latest audited Balance Sheet and applicable norms under Unit-wise exposure limit will be auto-populated by the system.
4. Similarly, based on the rating selected, ceiling limit on financing of individuals will be auto-populated by the system.
5. Banks are required to enter violations under unit-wise and individual category. Each violation has to be reported separately (i.e. industry/ sector/ purpose-wise).
6. Violations under housing loan - individual category and sector-wise - have to be reported separately. Based on the net-worth (as per latest inspection report) of the bank and total assets (as on 31 March of preceding FY), ceilings applicable under housing- individual and sector-wise will be displayed by the system.
7. To facilitate the banks, the calculation of Internal Lendable Resources (ILR) of the bank (parameters being used to evaluate ILR) has been displayed in the return. Bank may enter the amount, if any, under "Non Refundable Reserve Fund Deposits" and "Any Other Commitments except Loan & Advances" in the respective fields and the ILR will be calculated taking into account these two figures. Accordingly, bank may report Sector-wise exposure to Non-agriculture Loans and Advances and also to marketing federations.
8. Banks are advised to use "Enquire Module" under ENSURE Portal to report any issue/error in submitting the return.

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