



Ref. NB.DoS.HO.POL. 193 /J-1/2018-19
06 April 2018

Circular No. 67 /DoS.-19/2018

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

Dear Sir / Madam

Half-Yearly Review of Investment portfolio of StCBs & DCCBs

Please refer to the instructions contained in the Circular No. RPCD. FR. BC.17 /A-4/92-93 dated 4 September 1992 issued by RBI, in terms of which the banks have to review their investment portfolio on half yearly basis as on 31 March and 30 September and place the same before their respective Board within a month i.e. by end of April and end of October every year and forward the related review notes to the concerned Regional Offices of NABARD by 15 May and 15 November respectively.

2. Based on such review notes received from the banks, a consolidated review report will be prepared by NABARD on the subject on a half yearly basis as on 31 March and 30 September covering all the banks (separately for StCBs/DCCBs and RRBs) bringing therein bank-wise observations, suggested course of action etc. for apprising the RBI in the matter.

3. In this connection, it has been decided to introduce a Return titled "Half-Yearly Review of Investment Portfolio" (proforma given in annexure) for the Half-Yearly Review of Investment portfolios of StCBs & DCCBs in ENSURE portal, effective from the Half-Year ending 31 March 2018. The Return is to be uploaded on a half-yearly basis and the first such return should be submitted by 15 May 2018, and as per periodicity prescribed, thereafter.

4. Consequent to introduction of the aforesaid return in ENSURE Portal, there is no need to submit manual copies of the half-yearly review on investment portfolio to our Regional Office for the half-year ended 31 March 2018 and onwards. All banks are advised to henceforth ensure submission of the return as per the prescribed schedule through ENSURE Portal only.

5. Please acknowledge the receipt of this circular to our Regional Office concerned.

Yours faithfully


(K Venkateswara Rao)
Chief General Manager

Encl: As Above

राष्ट्रीय कृषि और ग्रामीण विकास बैंक
National Bank for Agriculture and Rural Development

पर्यवेक्षण विभाग

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Return name: **Half – Yearly Review of Investments Portfolio for the Half-year ended**

Due Date : 15 May /15 November

Name of the StCB/ DCCB: State:

Sr. No.	Particulars	Status
1.1	Has the Bank framed Investment Policy as mentioned in the RBI Circular dated 04.09.1992 indicated above?	
1.2	If Yes, indicate the Board Meeting No. which approved the Policy	
1.3	If Yes, date of the said Board meeting	
2.1	Was the Policy revised during the half-year under consideration?	
2.2	If Yes, indicate the Board Meeting No.	
2.3	If Yes, date of the said Board meeting	
2.4	If Yes, brief description of the revisions made (mention RBI/ NABARD circular and date, if any, and also the brief description of area/ subject revised)	
3.1	Has the Board of Directors approved a panel of brokers for investment transactions?	
3.2	Has the bank conducted any investment transactions with the help of brokers?	
3.3	If Yes, has the bank adhered to the broker-wise limit of 5% of the transactions?	
4	Has the bank made any investments in State Co-operative banks, Primary (Urban) Co-operative Banks, Leasing Finance Companies, Housing Companies, or NBFCs?	
5	Has the bank sold any securities during the period under consideration?	
6	Has the Bank undertaken transactions in securities on behalf of:	
6.1	Portfolio Management Scheme (PMS) clients in its fiduciary capacity	
6.2	Other clients either as custodians of their investments or purely as their Agents	
7	Has the bank subjected its investment transactions to Concurrent Audit?	
8	Has the bank placed the report of the Concurrent Auditor on investment transactions before the Chairman/ CEO every month?	
9.1	Has the bank placed review of its investments before the Board of Directors for this period?	
9.2	If Yes, indicate the Board Meeting No.	
9.3	If Yes, date of the said Board meeting	
10	Whether 100% SLR investments in Govt. Securities?	
11	Whether total Non-SLR investments exceeded 10% of the total deposits of a bank as on 31 March of the preceding financial year?	
12	Whether invested in perpetual debt instruments ?	
13	Whether invested in PSU Bonds without obtaining permission of RBI?	
14	Whether bank had kpt its surplus funds in deposits with PSUs/ Companies / Corporations/ Coop. Institutions/UCBs?	
15	Whether the bank had submitted the Quarterly Certificate on Investment to NABARD/RBI?	

