



भारतीय रिज़र्व बैंक  
RESERVE BANK OF INDIA

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RBI/DoS. DSG / 2023-24 / 110  
DoS. DSG. No.10 /33.01.001/2023-24

February 27, 2024

**All Commercial Banks excluding Regional Rural Banks  
All Primary (Urban) Cooperative Banks  
Select All India Financial Institutions (Exim Bank, NABARD, NHB, SIDBI and NABFID)  
All Non-Banking Financial Companies (excluding Housing Finance Companies)  
and All Asset Reconstruction Companies**

Madam/ Dear Sir,

**Master Direction – Reserve Bank of India (Filing of Supervisory Returns)  
Directions - 2024**

Please refer to paragraph 4 of [Statement on Developmental and Regulatory Policies dated August 10, 2023](#). All Supervised Entities (SEs) are required to submit certain supervisory returns to the Reserve Bank as per various directions / circulars/ notifications issued by the Bank from time to time.

2. In order to create a single reference for all Supervisory Returns and to harmonize the timelines for filing of returns, all the relevant instructions have been rationalised and consolidated into a single Master Direction. In exercise of powers conferred under sub section (2) of section 27 and section 35A of the Banking Regulation Act, 1949 as amended from time to time; Section 56 of the Banking Regulation Act, 1949 and extant provisions of The Banking Regulations (Co-operative Societies) Rules, 1966; extant provisions of Chapters IIIA and IIIB of the Reserve Bank of India Act, 1934; and pursuant to section 12 A of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002, the Reserve Bank of India being satisfied that it is necessary and expedient in the public interest to do so, hereby issues this Master Direction hereinafter specified.

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बैंक हिंदी पत्राचार का स्वागत करता है।



3. The summary of changes introduced in this Direction over the extant instructions is given in [Annex I](#). The list of underlying notifications / circulars which form the basis of this Master Direction and are hereby being repealed (whole or in part) is furnished in [Annex II](#). The set of applicable returns to be filed by SEs and the general description of the returns are compiled and presented in [Annex III](#), with the alternate timelines for returns submission enlisted in [Annex IV](#). Guidance on filing of these returns are available on Bank's Website under the '[Regulatory Reporting](#)' tab. Details of online portals for filing of applicable returns by SEs are given in [Annex V](#). The list of abbreviations used in this Master Direction is provided in [Annex VI](#).

4. It is clarified that submission of other regulatory/statutory returns will not be affected by these Directions.

Yours faithfully,

(Dr. Vijay Singh Shekhawat)  
Chief General Manager



**Master Direction – Reserve Bank of India (Filing of Supervisory Returns) Directions -  
2024**

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## CHAPTER- I

### PRELIMINARY

#### 1. Short Title and Commencement

1.1. These Directions shall be called the Master Direction - Reserve Bank of India (Filing of Supervisory Returns) Directions – 2024.

1.2. These Directions shall come into immediate effect.

#### 2. Applicability

2.1. These Directions shall apply to the following entities:

- (i) All Commercial Banks excluding Regional Rural Banks. Commercial Banks include Public Sector Banks (PSBs), Private Sector Banks (PVBs), Small Finance Banks (SFBs), Payment Banks (PBs), Local Area Banks (LABs) and Foreign Banks (FBs).
- (ii) All Primary (Urban) Co-operative Banks.
- (iii) Select All India Financial Institutions (Exim Bank, NABARD, NHB, SIDBI and NABFID).
- (iv) All Non-Banking Financial Companies [excluding Housing Finance Companies (HFCs)] and all Asset Reconstruction Companies (ARCs).

2.2. The entities mentioned at paragraph 2.1. above shall hereafter be referred to as 'Supervised Entities (SEs)' for the purpose of these Directions.

2.3. Commercial Banks and NBFCs shall be required to report data on their domestic and overseas operations, including the operations of IFSC Banking Units (IBUs) and Overseas Banking Units (OBUs), wherever applicable.

2.4. These Directions shall be in addition to, and not in derogation of any other Instructions / Directions issued by the RBI, except for such clauses in the instructions / Directions that have been repealed herein.



### 3. Definitions

3.1. In these Directions, unless the context otherwise requires, the terms herein shall bear the meanings assigned to them as below:

- a. **Supervisory Returns** refer to all periodic / ad-hoc data submitted to RBI in formats prescribed from time to time, irrespective of the technology platform, periodicity and the mode of submission. The list of periodic returns can be obtained from the Bank's website.
- b. **CRILC** refers to a database, i.e., Central Repository of Information on Large Credits (CRILC) as specified in the framework 'Early Recognition of Financial Distress, Prompt Steps for Resolution and Fair Recovery for Lenders: Framework for Revitalising Distressed Assets in the Economy' dated January 30, 2014 and subsequent circulars/ guidelines in this regard.
- c. **CIMS** refers to **an online platform, i.e.**, Centralised Information Management System of the RBI for return submission, data dissemination and other related purposes.
- d. **'Commercial Banks'** here refers to all banking companies (including banks incorporated outside India licensed to operate in India ('Foreign Banks'), Local Area Banks (LABs), Small Finance Banks (SFBs), Payment Banks (PBs)), corresponding new banks, regional rural banks ('RRBs') and State Bank of India as defined under subsections (c), (da), (ja) and (nc) of section 5 of the Banking Regulation Act, 1949.
- e. **Scheduled Banks** refers to banks which are included in the Second Schedule to the Reserve Bank of India Act, 1934.
- f. **Select All India Financial Institutions** refers to EXIM Bank, National Bank for Agriculture and Rural Development ('NABARD'), National Housing Bank ('NHB'), Small Industries Development Bank of India ('SIDBI') and National Bank for Financing Infrastructure and Development ('NaBFID') as established by the Export-Import Bank of India Act, 1981; the National Bank for Agriculture and Rural Development Act, 1981; the National Housing Bank Act, 1987; the



Small Industries Development Bank of India Act, 1989 and the National Bank For Financing Infrastructure and Development Act, 2021 respectively.

- g. **Urban Co-operative Banks** (UCBs) refers to all primary co-operative banks as defined under clause (ccv) of subsection 1 of section 56 of the Banking Regulation Act, 1949.
- h. **Non-Banking Financial Companies** (NBFCs) refers to a company engaged in the business of financial institution as contained in clause (f) of Section 45 I of the RBI Act, 1934. The 'Principal Business' criteria may be referred to as given in RBI's [Press Release No. 1998-99/1269 dated April 8, 1999](#).
- i. **Base, Middle, Upper and Top Layers NBFCs** shall have the same meaning as given in RBI's notification [DoR. FIN. REC. No. 45/ 03.10.119/ 2023-24 dated October 19, 2023 \(Master Direction – Reserve Bank of India \(Non-Banking Financial Company – Scale Based Regulation\) Directions, 2023\)](#) and subsequent clarifications thereon.
- j. **Asset Reconstruction Company** (ARC) refers to a company registered with the Reserve Bank under Section 3 of the SARFAESI Act, 2002 for the purposes of carrying on the business of asset reconstruction or securitization, or both.

All other expressions unless defined herein shall have the same meaning as have been assigned to them under the Reserve Bank of India Act, 1934, or Banking Regulation Act, 1949, or Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 or Glossary of Terms published by Reserve Bank or as used in commercial parlance, as the case may be.



## CHAPTER – II

### GENERAL GUIDELINES

#### 4. Substantive Provisions

##### 4.1. Responsibilities of Board and Senior Management:

- 4.1.1. The risk data aggregation capabilities and risk reporting practices should be fully documented and subject to high standards of validation that are aligned with bank's other independent risk management reviews. The validation of risk data aggregation and risk reporting practices shall be conducted using staff with specific IT, data and reporting expertise. Board and senior management should ensure that adequate resources are deployed for the purpose.
- 4.1.2. The Board and senior management shall include the identification, assessment, and management of data quality risks as part of its overall risk management framework. The framework should include standards for both outsourced and in-house risk data-related processes, policies on data confidentiality, integrity and availability, as well as risk management policies.
- 4.1.3. While considering any acquisition / divestiture, new product development, IT Change initiatives etc, the due diligence process should consider the impact of such activities on the data aggregation and reporting. In such cases, it should be ensured that data aggregation and reporting facilities are integrated within the existing reporting framework within a timeframe.
- 4.1.4. The Board and senior management shall ensure that ability of the SE to aggregate and report data at a consolidated level or at any relevant level within the organisation is not hindered by its group structure (eg sub-consolidated level, jurisdiction of operation level). In particular data aggregation and reporting should be independent from the choices a SE makes regarding its legal organisation and geographical presence, subject to the statutory limitations, if any.



## **4.2. Data Architecture and IT Infrastructure**

- 4.2.1. A SE shall design, build and maintain the data architecture and supporting IT infrastructure for accurate, complete and timely data aggregation and reporting not only in normal times but also during times of stress or crisis.
- 4.2.2. The data aggregation and reporting practices should be considered an essential part of the SE's business continuity planning process and subject to a business impact analysis.
- 4.2.3. Roles and responsibilities should be established among business owners and IT team so as to ensure that the data is kept current and aligned with the data definitions and with the SEs data reporting policies.
- 4.2.4. SEs should ensure that resources and IT infrastructure is adequate to meet a broad range of on-demand, ad hoc reporting requests, including requests during stress / crises situation and to meet supervisory queries. Supervisors expects the SEs to be able to generate subsets of data based on requested scenarios. For example, the SE should be able to accurately aggregate data on exposure for a particular period for a specific industry cluster in a district.

## **4.3. Accuracy and integrity in reporting**

- 4.3.1. All returns / risk reports should be reconciled with SEs own sources, including accounting data where appropriate, to ensure accuracy and completeness of the same.
- 4.3.2. SEs should strive to achieve a higher degree of automation in generation of data for filing of returns.
- 4.3.3. SEs shall maintain proper records of sources and aggregation rules for generating returns' data.
- 4.3.4. SEs are expected to measure and monitor the accuracy of data and to develop appropriate escalation channels and action plans to rectify any deterioration in data quality.

**4.4. Timelines for filing of Returns:** SEs shall submit the applicable returns as given in [Annex III](#), with accurate and complete data, strictly within the prescribed timelines.





4.4.1. The timelines for submission of returns, in general, will depend on the frequency at which the return is to be submitted. The principles for the same is tabulated below:

| <b>Periodicity</b>  | <b>Reference Date</b>   | <b>Timeline for Return Submission</b>        |
|---|---|--|
| Weekly  | Friday of the week  | On or before Wednesday of the following week |
| Fortnightly   | 15 <sup>th</sup> and Last day (28 <sup>th</sup> / 29 <sup>th</sup> / 30 <sup>th</sup> / 31 <sup>st</sup> ) of the respective month                    | Within 7 days from the Reference Date        |
| Monthly   | Last day (28 <sup>th</sup> / 29 <sup>th</sup> / 30 <sup>th</sup> / 31 <sup>st</sup> ) of a respective month   | Within 15 days from the Reference Date       |
| Quarterly   | Last day of the Calendar Quarter (i.e., March 31 <sup>st</sup> , June 30 <sup>th</sup> , September 30 <sup>th</sup> , and December 31 <sup>st</sup> ) | Within 21 days from the Reference Date       |
| Half yearly   | March 31 <sup>st</sup> , and September 30 <sup>th</sup>   | Within 21 days from the Reference Date       |
| Yearly  | March 31 <sup>st</sup>  | Within 21 days from the Reference Date       |
| <b>Note:</b><br>1) All audited returns, wherever applicable, shall be filed within 5 working days from the date of signing of the Auditor's report in terms of section 134 of the Companies Act, 2013 (solo/ group level as per applicability of the return), as applicable.<br>2) All ad-hoc returns/ data must be submitted within the timelines as indicated in the communication issued by the RBI. |   |  |

#### 4.4.2. Alternate Timelines

The return submission timelines mentioned in Para 4.4.1 above are applicable for all returns except as mentioned in [Annex IV](#).

**4.5. Ad-Hoc / Additional Returns:** The RBI may introduce new returns / withdraw existing returns (both ad-hoc/ regular) for submission by SEs and inform such entities suitably.

**4.6. Mode of submission of Returns:** SEs shall submit all the returns through online mode in the formats and in the manner as communicated to them (See [Annex III](#)), unless specified otherwise. Returns submitted in hard copy format through hand delivery/ post/ courier, or in soft copy format through e-mails, shall not be accepted (i.e., would not be deemed to have been submitted by SEs), unless prescribed. As a contingency measure, in case of non-availability of on-line portals, SEs may be



advised to submit the returns through email. However, SEs shall re-submit the return through online mode soon after its availability.

**5. Penalties:** All the SEs shall furnish the correct and true information in the returns prescribed in the Directions within the stipulated timelines. In case any SE is found in violation of these Directions, the Reserve Bank may take necessary action including imposition of a penalty / fine under the extant provisions of the Banking Regulation Act, 1949 or the Reserve Bank of India Act, 1934 or the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002, as the case may be.



## CHAPTER – III REPEAL PROVISIONS

### 6. Repeal Provisions

**6.1.** With the issuance of these Directions, the relevant clause(s) in the instruction / guideline / circular as listed in [Annex II](#) stand repealed.

**6.2.** Notwithstanding the abovementioned repeals, anything done, or any action taken or purported to have been done or taken, or any direction given, or any proceeding taken or any penalty or fine imposed under the repealed enactments shall, insofar as it is not inconsistent with the provisions of these Directions, be deemed to have been done or taken under the corresponding provisions of these Directions.



## ANNEX I

### Summary of changes to the existing circulars / Directions

The revisions made under this Directions are summarised below:

#### I. Changes in instructions for Commercial Banks

| Return Name   | Existing guidelines   | Revised guidelines  |
|---|---|---|
| All Audited Returns   | Within 7 days from the date of completion of statutory audit of books of accounts.  | Within 5 working days from the date of signing of the Auditor's report in terms of section 134 of the Companies Act, 2013.                      |
| Balance Sheet Analysis (BSA) – Annual Return  | For Audited Return - Immediately on completion of statutory audit of books of accounts.   | For Audited Return - Within 5 working days from the date of signing of the Auditor's report in terms of section 134 of the Companies Act, 2013. |
| Interest Rate Sensitivity Return (IRS)  | Returns for the quarter ending months i.e., June, September, December and March may be submitted within in 21 days.                       | Returns for all the months shall be submitted within 15 days.   |
| Allocation of branches to Statutory Branch Auditors (SBAs) by Public Sector Banks (PSBs)                              | The timelines are specified every year. Confidential Letter on Appointment of SBAs is issued by the RBI to each PSB separately.           | One month for the banks to update the allocated branches online in the AAS system of the RBI from the date of the appointment of SBAs.          |
| Half yearly/ Quarterly Review of Accounts of Public Sector Banks – Review Report by Statutory Central Auditors (SCAs) | As and when provided by SCAs.   | Within 21 days (inclusive) from the date of receipt of the report from the SCAs in the matter.  |
| Half yearly/ Quarterly Review of Accounts of Public Sector Banks – Review of Accounts                                 | As and when provided by SCAs.   | Within 21 days (inclusive) from the date of receipt of the report from the SCAs in the matter.  |
| Local Area Banks (LABs) - Designating officials responsible for correct and timely submission of data                 | 'Two senior officials may be designated who would be responsible for the correct compilation and timely submission of the returns and who | LABs shall nominate a senior officer (of rank of General Manager or equivalent) to coordinate the compilation of the data and to be             |



| Return Name | Existing guidelines  | Revised guidelines   |
|-------------|--|--|
|             | would be fully responsible for the information furnished therein.' | responsible to the Reserve Bank for submission of the returns in time. |

## II. Changes in instructions for UCBs

| Return Name   | Existing guidelines  | Revised Guideline  |
|---|--|--|
| Form B  | Return to be submitted on all Reporting Fridays as per applicable RBI Calendar and on last Friday of the Calendar Month. | Return to be submitted on all Reporting Friday as per applicable RBI Calendar, last Friday of the Calendar Month, and on 31 <sup>st</sup> March. |
| ALM 2 and ALM 3 (Fortnightly)   | 10 days for Scheduled UCBs for ALM3 return, no prescribed timeline for returns submission                                | Return to be submitted within 7 days from the Reference date   |
| OSS 1, OSS 2, OSS 3, OSS 4, OSS 5, OSS 6, OSS 7, OSS 8, PSA, MIS, FORM VI, CRILC (UCBs) | Timeline for returns submission - 30 days from the Reference Date  | Return to be submitted within 21 days from the Reference Date  |
| Form Advances and Investment,   | Timeline for returns submission – 15 days from the Reference Date  | Return to be submitted within 21 days from the Reference Date  |
| Form II   | Timeline for returns submission - 20 days from the Reference Date  | Return to be submitted within 15 days from the Reference Date  |

## III. A. Changes in instructions for NBFCs

| Return Name  | Existing Timelines                     | Revised Timelines                      |
|--|--|--|
| DNBS01, DNBS03, DNBS4A, DNBS07, DNBS11, DNBS12, DNBS13, and DNBS14 | Within 15 days from the Reference Date | Within 21 days from the Reference Date |
| DNBS02   | Frequency - Annual                     | Frequency - Quarterly                  |



| Return Name           | Existing Timelines                            | Revised Timelines                             |
|-----------------------|---|---|
|                       | Timeline - Within 60 days from Reference Date | Timeline - Within 21 days from Reference Date |
| DNBS4B                | Within 10 days from the Reference Date        | Within 15 days from the Reference Date        |
| DNBS08 - CRILC (Main) | Within 21 days from the Reference Date        | Within 15 days from the Reference Date        |

### **III. B. Changes in NBFCs' Returns applicability as per Scale Based Regulations (SBR)**

As per RBI's notification [DoR. FIN. REC. No. 45/ 03.10.119/ 2023-24 dated October 19, 2023](#) ([Master Direction – Reserve Bank of India \(Non-Banking Financial Company – Scale Based Regulation\)](#)) Directions, 2023, the Regulatory structure for NBFCs shall comprise of four layers. Accordingly, the schedule of returns for NBFCs has been revised to reflect the applicability as per these four layers and the revised framework. The revised applicability is reflected in [Annex III](#) of this Direction.



## ANNEX II

### List of circulars / notifications repealed with issuance of these Directions

With the issuance of these Directions, the instructions/guidelines contained in the following circulars/notifications, issued by the Reserve Bank stand repealed.

| Sr. No  | Subject  | Circular/ Reference/ Notification No.            | Date               |
|---|--|--|--------------------|
| <b>For Commercial Banks (excluding RRB) and select AIFs</b> |  |  |                    |
| 1.  | Section 27(2) of the Banking Regulation Act, 1949 - Supervisory Reporting System for Banks   | D.O. No. DOS. PS. SRS. Bks. 01/ 15.02.800/ 94-95 | February 28, 1995  |
| 2.  | Supervisory Reporting System - DSB Returns (First Tranche)   | DOS. No. OSM. SRS. BKS. 74/ 15.02.800/ 95-96     | November 23, 1995  |
| 3.  | Supervisory Reporting System - DSB Returns - Offsite Monitoring and Surveillance   | DOS/OSM. SRS. BKS. 208/ 15.02.800/ 96-97         | March 21, 1997     |
| 4.  | Introduction of Second Tranche of DSB Returns  | DBS. BC. No. OSMOS. 2/ 33.01.001.15/ 98-99       | July 17, 1999      |
| 5.  | Supervisory Reporting System – DSB Returns-Data Quality  | DBS. CO. No. OSMOS. BC. 5/ 33.01.001/ 1999-2000  | August 12, 1999    |
| 6.  | Exposure to Sensitive Sectors  | DBS. CO. No. OSMOS. BC. 7/ 33.01.001/ 1999-2000  | September 15, 1999 |
| 7.  | Annexure -1 of “Report of the Working Group on Supervision of Foreign Branches of Indian Banks – Reporting System for Overseas Branches of Indian Banks” | DBS.No.FBC.BC.34/13.12.001/99-2000               | April 6, 2000      |
| 8.  | Supervisory Reporting System - DSB Returns (Second Tranche)  | DBS. CO. OSMOS. BC. 37/ 33.01.001/ 1999-2000     | June 16, 2000      |
| 9.  | Off-site Monitoring and Surveillance System - DSB Returns  | DBS. No. OSMOS. BC. 1/ 33.01.001/ 2000-01        | July 5, 2000       |
| 10.   | Supervisory Reporting System – Offsite Monitoring and Surveillance   | DBS. No. OSMOS. BC. 4/ 33.01.001/ 2000-01        | October 18, 2000   |



| Sr. No          | Subject   | Circular/ Reference/ Notification No.  | Date               |
|-----------------|---|--|--------------------|
| 11.             | Supervisory Reporting System- Off-site Monitoring and Surveillance (OSMOS) – DSB Returns- Changes in the Input Module | DBS. CO. OSMOS. BC. 2/ 33.01.001/ 2001-02  | September 27, 2001 |
| 12.             | Supervisory Reporting System- DSB Returns (First Tranche)   | DBS. No. BC.OSMOS.3/ 33.01.021/ 2001-02  | September 28, 2001 |
| 13.             | Supervisory Reporting System Offsite Monitoring and Surveillance (OSMOS) DSB Returns Changes in the Input Module.     | <a href="#">DBS. CO. OSMOS. BC. No. 16/ 33.01.001/ 2002-03</a>   | May 17, 2003       |
| 14.             | Off-site Monitoring and Surveillance (OSMOS) - DSB Returns - Time for Filing the Returns.                             | DBS. CO. OSMOS. BC. No. 20 / 33.01.001/ 2004-05  | May 04, 2005       |
| 15.             | Co-ordinated Compilation Exercise for Financial Soundness Indicators.   | DBS. CO. OSMOS. DO. No. 12701/33.01.035/ 2009-10   | March 25, 2010     |
| 16.             | Revised IRS (Interest Rate Sensitivity under Traditional Gap Analysis) Return.  | DBS. CO. OSMOS. BC. No. 12601/ 33.01.001/ 2011-12  | April 10, 2012     |
| <b>For UCBs</b> |   |  |                    |
| 17.             | Off-site Supervisory System for Primary (Urban) Co-operative Banks  | <a href="#">UBD. No. OSS. SUB. Cir. 3/ 18.00.00/ 2003-2004</a>   | February 14, 2004  |
| 18.             | Off-site Supervisory System for Primary (Urban) Co-operative Banks  | <a href="#">OSS.PCB.Cir.47/18.00.00/2003-04</a>  | May 26, 2004       |
| 19.             | Reporting of Large Exposures to Central Repository of Information on Large Credits (CRILC) – UCBs                     | <a href="#">DoS.OSMOS.No.4633/33.05.018/2019-20</a>  | January 16, 2020   |
| 20.             | Para 27 applicable to UCBs of “Master Directions – Priority Sector Lending (PSL) –                                    | <a href="#">RBI/FIDD/2020-21/72</a><br><a href="#">Master Directions</a><br><a href="#">FIDD.CO.Plan.BC.5/04.09.01/2020-21</a> | September 04, 2020 |





| Sr. No           | Subject  | Circular/ Reference/ Notification No.                                | Date               |
|------------------|--|--|--------------------|
|                  | Targets and Classification”  |  |                    |
| 21.              | Para 5.1.3 and Para 5.5.5 of the “Master Circular on Exposure Norms and Statutory/ Other Restrictions – UCBs”.     | <a href="#">DCBR. CO. BPD. (PCB) MC No. 13 / 13.05.000 / 2015-16</a> | July 1, 2015       |
| 22.              | Para 5.3.1 and para 5.4.1 of the “Master Circular - Management of Advances – UCBs”                                 | <a href="#">DoR. CRE. REC. No. 27/ 07.10.002/ 2023-24</a>            | July 25, 2023      |
| 23.              | Para 8 of the “Guidelines on Assets-Liability Management (ALM) System in Tier II UCBs (other than Scheduled UCBs)” | <a href="#">UBD. PCB. Cir. No.3/ 12.05.001/ 08-09</a>                | September 17, 2008 |
| 24.              | DCM return- Data on Call and Notice money  | UBD. No. DS. PCB. CIR. 31/ 13.01.00/ 2001-02                         | February 16, 2002  |
| <b>For NBFCs</b> |  |  |                    |
| 25.              | Master Direction- Non-Banking Financial Company Returns (Reserve Bank) Directions, 2016                            | <a href="#">Master Direction DNBS. PPD. 02/ 66.15.001/ 2016-17</a>   | September 29, 2016 |



## ANNEX III

### List of applicable Returns to be filed by Supervised Entities

The list of applicable Returns to be filed by all the Supervised Entities (Commercial banks, select AIFs, NBFCs and UCBs) through designated online portal(s) to RBI as per prescribed frequency and timelines stipulated under paragraph 4.2. of [chapter II](#), is given in Table 1 below.

**Table 1: List of Returns to be filed by all the Supervised Entities**

| S. No                                  | Name of Return   | Periodicity | Reference date  | Applicability                                      |
|--|--|-------------|---|--|
| <b>A. Returns for Commercial Banks</b> |  |             |   |  |
| 1A                                     | Return on Asset Liability and Off-Balance Sheet Exposures (ALE). | Monthly     | 31 <sup>st</sup> March/<br>30 <sup>th</sup> April/<br>31 <sup>st</sup> May/<br>30 <sup>th</sup> June/<br>31 <sup>st</sup> July/<br>31 <sup>st</sup> August/ 30 <sup>th</sup> September/ 31 <sup>st</sup> October/ 30 <sup>th</sup> November/ 31 <sup>st</sup> December/ 31 <sup>st</sup> January/ 28 <sup>th</sup> or 29 <sup>th</sup> February as applicable | All SCBs including SFBs but excluding PBs          |
|  |  | Quarterly   | 31 <sup>st</sup> March/<br>30 <sup>th</sup> June/<br>30 <sup>th</sup> September/<br>31 <sup>st</sup> December   | All SCBs including SFBs and LABs but excluding PBs |
| 1B                                     | Return on Assets, Liabilities and Exposure – PBs                 | Monthly     | 31 <sup>st</sup> March/<br>30 <sup>th</sup> April/<br>31 <sup>st</sup> May/<br>30 <sup>th</sup> June/<br>31 <sup>st</sup> July/<br>31 <sup>st</sup> August/ 30 <sup>th</sup> September/ 31 <sup>st</sup> October/ 30 <sup>th</sup> November/ 31 <sup>st</sup> December/ 31 <sup>st</sup> January/ 28 <sup>th</sup> or 29 <sup>th</sup> February as applicable | All PBs  |
| 2                                      | Return on Asset Quality (RAQ)                                    | Monthly     | 31 <sup>st</sup> March/<br>30 <sup>th</sup> April/<br>31 <sup>st</sup> May/<br>30 <sup>th</sup> June/<br>31 <sup>st</sup> July/   | All SCBs (Section-9 only) (excluding SFBs and PBs) |



| S. No | Name of Return                             | Periodicity | Reference date  | Applicability   |
|-------|--|-------------|---|---|
|       |  |             | 31 <sup>st</sup> August/<br>30 <sup>th</sup> September/<br>31 <sup>st</sup> October/<br>30 <sup>th</sup> November/<br>31 <sup>st</sup> December/<br>31 <sup>st</sup> January/<br>28 <sup>th</sup> or 29 <sup>th</sup><br>February as<br>applicable  |   |
|       |  | Quarterly   | 31 <sup>st</sup> March/<br>30 <sup>th</sup> June/<br>30 <sup>th</sup> September/<br>31 <sup>st</sup> December   | All SCBs<br>(including SFBs<br>but excluding<br>PBs) and LABs |
| 3A    | Return on Operating<br>Results (ROR)       | Quarterly   | 31 <sup>st</sup> March/<br>30 <sup>th</sup> June/<br>30 <sup>th</sup> September/<br>31 <sup>st</sup> December   | All SCBs<br>(including SFBs<br>but excluding<br>PBs) and LABs |
| 3B    | Return on Operating<br>Results (ROR) – PBs | Quarterly   | 31 <sup>st</sup> March/<br>30 <sup>th</sup> June/<br>30 <sup>th</sup> September/<br>31 <sup>st</sup> December   | All PBs   |
| 4     | Risk Based Supervision<br>Return (RBS)     | Quarterly   | 31 <sup>st</sup> March/<br>30 <sup>th</sup> June/<br>30 <sup>th</sup> September/<br>31 <sup>st</sup> December   | All SCBs<br>(excluding SFBs<br>and PBs) and<br>LABs           |
| 5     | Liquidity Return (LR)                      | Fortnightly | 15 <sup>th</sup> March/<br>15 <sup>th</sup> April/<br>15 <sup>th</sup> May/<br>15 <sup>th</sup> June/<br>15 <sup>th</sup> July/<br>15 <sup>th</sup> August/<br>15 <sup>th</sup> September/<br>15 <sup>th</sup> October/<br>15 <sup>th</sup> November/<br>15 <sup>th</sup> December/<br>15 <sup>th</sup> January/<br>15 <sup>th</sup> February | All SCBs<br>(excluding SFBs<br>and PBs)                       |
|       |  | Monthly     | 31 <sup>st</sup> March/<br>30 <sup>th</sup> April/<br>31 <sup>st</sup> May/<br>30 <sup>th</sup> June/<br>31 <sup>st</sup> July/<br>31 <sup>st</sup> August/ 30 <sup>th</sup><br>September/ 31 <sup>st</sup><br>October/ 30 <sup>th</sup><br>November/ 31 <sup>st</sup><br>December/ 31 <sup>st</sup><br>January/ 28 <sup>th</sup> or          | All SCBs<br>including SFBs<br>and PBs                         |



| S. No | Name of Return   | Periodicity       | Reference date  | Applicability  |
|-------|--|-------------------|---|--|
|       |  |                   | 29 <sup>th</sup> February as applicable   |  |
| 6A    | Return on Capital Adequacy - Basel-I (RCA-1)                               | Quarterly         | 31 <sup>st</sup> March/<br>30 <sup>th</sup> June/<br>30 <sup>th</sup> September/<br>31 <sup>st</sup> December   | All LABs, SFBs and PBs                               |
| 6B    | Return on Capital Adequacy-III (RCA - III)                                 | Quarterly         | 31 <sup>st</sup> March/<br>30 <sup>th</sup> June/<br>30 <sup>th</sup> September/<br>31 <sup>st</sup> December   | All SCBs (excluding SFBs and PBs)                    |
| 7     | Return on Interest Rate Sensitivity- (IRS)- Traditional Gap & Duration Gap | Monthly           | 31 <sup>st</sup> March/<br>30 <sup>th</sup> April/<br>31 <sup>st</sup> May/<br>30 <sup>th</sup> June/<br>31 <sup>st</sup> July/<br>31 <sup>st</sup> August/ 30 <sup>th</sup> September/ 31 <sup>st</sup> October/ 30 <sup>th</sup> November/ 31 <sup>st</sup> December/ 31 <sup>st</sup> January/ 28 <sup>th</sup> or 29 <sup>th</sup> February as applicable | All SCBs including SFBs and PBs                      |
| 8     | Return on Large Credits (RLC)  | Quarterly         | 31 <sup>st</sup> March/<br>30 <sup>th</sup> June/<br>30 <sup>th</sup> September/<br>31 <sup>st</sup> December   | All SCBs (including SFBs but excluding PBs) and LABs |
| 9     | Central Repository of Information on Large Credits (CRILC) – Main          | Monthly           | 31 <sup>st</sup> March/<br>30 <sup>th</sup> April/<br>31 <sup>st</sup> May/<br>30 <sup>th</sup> June/<br>31 <sup>st</sup> July/<br>31 <sup>st</sup> August/ 30 <sup>th</sup> September/ 31 <sup>st</sup> October/ 30 <sup>th</sup> November/ 31 <sup>st</sup> December/ 31 <sup>st</sup> January/ 28 <sup>th</sup> or 29 <sup>th</sup> February as applicable | All SCBs (including SFBs but excluding PBs) and LABs |
| 10    | Red Flagged Account/Fraud Borrowers Return (RFA/Fraud)                     | As and when basis | As and When Basis   | All SCBs (including SFBs but excluding PBs) and LABs |
| 11    | Return on Defaulted Borrowers (RDB)  | Weekly            | Friday of the Week  | All SCBs (including SFBs)                            |



| S. No | Name of Return  | Periodicity | Reference date  | Applicability  |
|-------|---|-------------|---|--|
|       |   |             |   | but excluding PBs) and LABs  |
| 12    | Return on Ownership and Control (ROC)                           | Half Yearly | 31 <sup>st</sup> March/<br>30 <sup>th</sup> September   | All SCBs including SFBs and PBs. For FBs, only Section 2 (part c and part d) |
| 13    | Return on Subsidiaries/ JV/ Associates (RoS)                    | Half Yearly | 31 <sup>st</sup> March/<br>30 <sup>th</sup> September   | All SCBs, Where applicable   |
| 14    | Consolidated Prudential Return (CPR)                            | Half Yearly | 31 <sup>st</sup> March/<br>30 <sup>th</sup> September   | All SCBs, Where applicable   |
| 15    | Balance Sheet Analysis (BSA)                                    | Yearly      | 31 <sup>st</sup> March  | All SCBs (including SFBs and PBs) and LABs                                   |
| 16    | Return on Asset Liability and Off-Balance Sheet Exposures (ALO) | Quarterly   | 31 <sup>st</sup> March/<br>30 <sup>th</sup> June/<br>30 <sup>th</sup> September/<br>31 <sup>st</sup> December | All SCBs having overseas operations (excluding FBs)                          |
| 17    | Return on Large Exposures (RLE)                                 | Quarterly   | 31 <sup>st</sup> March/<br>30 <sup>th</sup> June/<br>30 <sup>th</sup> September/<br>31 <sup>st</sup> December | All SCBs having overseas operations (excluding FBs)                          |
| 18    | Return on Country Exposures and Maturity (CEM)                  | Quarterly   | 31 <sup>st</sup> March/<br>30 <sup>th</sup> June/<br>30 <sup>th</sup> September/<br>31 <sup>st</sup> December | All SCBs having overseas operations (excluding FBs)                          |
| 19    | Return on Profitability (ROP)                                   | Quarterly   | 31 <sup>st</sup> March/<br>30 <sup>th</sup> June/<br>30 <sup>th</sup> September/<br>31 <sup>st</sup> December | All SCBs having overseas operations (excluding FBs)                          |
| 20    | Equity Investment in Capital Market                             | Weekly      | Friday of the Week  | Select 11 Banks <sup>1</sup>   |
| 21    | Return on Connected Exposure (RCE)                              | Quarterly   | 31 <sup>st</sup> March/<br>30 <sup>th</sup> June/<br>30 <sup>th</sup> September/<br>31 <sup>st</sup> December | All SCBs (including SFBs and PBs) and LABs                                   |
| 22    | Leverage Ratio Return (LRR)                                     | Quarterly   | 31 <sup>st</sup> March/<br>30 <sup>th</sup> June/<br>30 <sup>th</sup> September/<br>31 <sup>st</sup> December | All SCBs including SFBs and PBs  |
| 23    | Large Exposure Framework Return (LEF)                           | Quarterly   | 31 <sup>st</sup> March/<br>30 <sup>th</sup> June/   | All SCBs including SFBs  |

<sup>1</sup> AXIS Bank, Bank of Baroda, Bank of India, Canara Bank, HDFC Bank, ICICI Bank, Indian Overseas Bank, J & K Bank, Punjab National Bank, State Bank of India, Union Bank of India. This return is to be submitted on DCS portal (<https://datacollector.rbi.org.in/>).



| S. No | Name of Return   | Periodicity                                      | Reference date   | Applicability                                      |
|-------|--|--|--|--|
|       |  |  | 30 <sup>th</sup> September/<br>31 <sup>st</sup> December   | but excluding<br>PBs                               |
| 24    | Basel Liquidity Returns (BLR)  | Monthly<br>(Sheets<br>BLR 1,<br>2,4,5, and<br>6) | 31 <sup>st</sup> March/<br>30 <sup>th</sup> April/<br>31 <sup>st</sup> May/<br>30 <sup>th</sup> June/<br>31 <sup>st</sup> July/<br>31 <sup>st</sup> August/ 30 <sup>th</sup><br>September/ 31 <sup>st</sup><br>October/ 30 <sup>th</sup><br>November/ 31 <sup>st</sup><br>December/ 31 <sup>st</sup><br>January/ 28 <sup>th</sup> or<br>29 <sup>th</sup> February as<br>applicable | All SCBs<br>including SFBs<br>but excluding<br>PBs |
|       |  | Quarterly<br>(Sheet BLR<br>3 and 7)              | 31 <sup>st</sup> March/<br>30 <sup>th</sup> June/<br>30 <sup>th</sup> September/<br>31 <sup>st</sup> December  |  |
| 25    | Additional Data on Loan portfolio, Branch Profile and Financial Inclusion (LBFI) | Quarterly  | 31 <sup>st</sup> March/<br>30 <sup>th</sup> June/<br>30 <sup>th</sup> September/<br>31 <sup>st</sup> December  | All SFBs   |
| 26    | Return on Complaints (RoComp)  | Quarterly  | 31 <sup>st</sup> March/<br>30 <sup>th</sup> June/<br>30 <sup>th</sup> September/<br>31 <sup>st</sup> December  | All SFBs and PBs                                   |
| 27    | Return on Investment Portfolio (RIP)   | Quarterly  | 31 <sup>st</sup> March/<br>30 <sup>th</sup> June/<br>30 <sup>th</sup> September/<br>31 <sup>st</sup> December  | All PBs  |
| 28    | Monthly Return on information related to Stressed MSME Sub-ordinate Debt Scheme  | Monthly  | 31 <sup>st</sup> March/<br>30 <sup>th</sup> April/<br>31 <sup>st</sup> May/<br>30 <sup>th</sup> June/<br>31 <sup>st</sup> July/<br>31 <sup>st</sup> August/ 30 <sup>th</sup><br>September/ 31 <sup>st</sup><br>October/ 30 <sup>th</sup><br>November/ 31 <sup>st</sup><br>December/ 31 <sup>st</sup><br>January/ 28 <sup>th</sup> or<br>29 <sup>th</sup> February as<br>applicable | All SCBs<br>including SFBs<br>but excluding<br>PBs |
| 29    | Report on financial conglomerates  | Quarterly  | 31 <sup>st</sup> March/<br>30 <sup>th</sup> June/<br>30 <sup>th</sup> September/<br>31 <sup>st</sup> December  | All Financial<br>Conglomerates<br>for which RBI is |



| S. No | Name of Return  | Periodicity             | Reference date  | Applicability  |
|-------|---|-------------------------|---|--|
|       |   |                         |   | the Principal Regulator  |
| 30    | Long Form Audit Report (LFAR) (i.e. for the bank / all Indian Offices of foreign bank as a whole) and the relative agenda note, together with the Board's views or directions | Yearly                  | 31 <sup>st</sup> March  | All SCBs (including SFBs and PBs) and LABs                         |
| 31    | Half-Yearly Review of Investment Portfolio  | Half-yearly             | 31 <sup>st</sup> March/<br>30 <sup>th</sup> September   | All SCBs (including SFBs and PBs) and LABs                         |
| 32    | Allocation of branches to Statutory Branch Auditors (SBAs) by Public Sector Banks (PSBs)  | Yearly                  | 31 <sup>st</sup> March  | All PSBs   |
| 33    | Half yearly/ Quarterly Review of Accounts of Public Sector Banks – Review Report by Statutory Central Auditors (SCAs)   | Half yearly / Quarterly | 31 <sup>st</sup> March/<br>30 <sup>th</sup> June/<br>30 <sup>th</sup> September/<br>31 <sup>st</sup> December   | All PSBs   |
| 34    | Half yearly/ Quarterly Review of Accounts of Public Sector Banks – Review of Accounts   | Half yearly / Quarterly | 31 <sup>st</sup> March/<br>30 <sup>th</sup> June/<br>30 <sup>th</sup> September/<br>31 <sup>st</sup> December   | All PSBs   |
| 35    | Return on Digital Banking Units (DBUs)  | Monthly                 | 31 <sup>st</sup> March/<br>30 <sup>th</sup> April/<br>31 <sup>st</sup> May/<br>30 <sup>th</sup> June/<br>31 <sup>st</sup> July/<br>31 <sup>st</sup> August/ 30 <sup>th</sup> September/ 31 <sup>st</sup> October/ 30 <sup>th</sup> November/ 31 <sup>st</sup> December/ 31 <sup>st</sup> January/ 28 <sup>th</sup> or 29 <sup>th</sup> February as applicable | All SCBs including SFBs, PBs and LABs having Digital Banking Units |
| 36    | Daily Liquidity Data <sup>2</sup>   | Weekly                  |   | All PSBs, PVBs, select FBs, and SFBs                               |

<sup>2</sup> This return is to be submitted on DCS portal (<https://datacollector.rbi.org.in/>).



| S. No                              | Name of Return  | Periodicity       | Reference date  | Applicability |
|------------------------------------|---|-------------------|---|---------------|
| <b>B. Returns for Select AIFIs</b> |   |                   |   |               |
| 37                                 | Report on Asset and Liabilities (ALE-FI)                        | Quarterly         | 31 <sup>st</sup> March/<br>30 <sup>th</sup> June/<br>30 <sup>th</sup> September/<br>31 <sup>st</sup> December   | Select AIFIs  |
| 38                                 | Return on Capital Adequacy - Basel-I - (RCA1-FI)                | Quarterly         | 31 <sup>st</sup> March/<br>30 <sup>th</sup> June/<br>30 <sup>th</sup> September/<br>31 <sup>st</sup> December   | Select AIFIs  |
| 39                                 | Return on Operating Results (ROR-FI)                            | Quarterly         | 31 <sup>st</sup> March/<br>30 <sup>th</sup> June/<br>30 <sup>th</sup> September/<br>31 <sup>st</sup> December   | Select AIFIs  |
| 40                                 | Return on Asset Quality (RAQ-FI)                                | Quarterly         | 31 <sup>st</sup> March/<br>30 <sup>th</sup> June/<br>30 <sup>th</sup> September/<br>31 <sup>st</sup> December   | Select AIFIs  |
| 41                                 | Return on Large Credits (RLC-FI)                                | Quarterly         | 31 <sup>st</sup> March/<br>30 <sup>th</sup> June/<br>30 <sup>th</sup> September/<br>31 <sup>st</sup> December   | Select AIFIs  |
| 42                                 | Return on Ownership and Control (ROC-FI)                        | Quarterly         | 31 <sup>st</sup> March/<br>30 <sup>th</sup> June/<br>30 <sup>th</sup> September/<br>31 <sup>st</sup> December   | Select AIFIs  |
| 43                                 | Return on Connected Lending (RCL-FI)                            | Quarterly         | 31 <sup>st</sup> March/<br>30 <sup>th</sup> June/<br>30 <sup>th</sup> September/<br>31 <sup>st</sup> December   | Select AIFIs  |
| 44                                 | Central Repository of Information on Large Credits CRILC - Main | Monthly           | 31 <sup>st</sup> March/<br>30 <sup>th</sup> April/<br>31 <sup>st</sup> May/<br>30 <sup>th</sup> June/<br>31 <sup>st</sup> July/<br>31 <sup>st</sup> August/ 30 <sup>th</sup> September/ 31 <sup>st</sup> October/ 30 <sup>th</sup> November/ 31 <sup>st</sup> December/ 31 <sup>st</sup> January/ 28 <sup>th</sup> or 29 <sup>th</sup> February as applicable | Select AIFIs  |
| 45                                 | Red Flagged Account/Fraud Borrowers Return (RFA/Fraud)          | As and when basis | As and when   | Select AIFIs  |





| S. No                      | Name of Return   | Periodicity | Reference date  | Applicability      |
|----------------------------|--|-------------|---|--------------------|
| 46                         | Return on Defaulted Borrowers (RDB)  | Weekly      | Friday of the Week  | Select AIFIs       |
| <b>C. Returns for UCBs</b> |  |             |   |                    |
| 47                         | Form – B<br>(Statement of External Liabilities and Core Assets)  | Fortnightly | All Reporting Fridays as per RBI Calendar   | All Scheduled UCBs |
|                            |  | Monthly     | The Last Friday of the Month  |                    |
|                            |  | Yearly      | 31 <sup>st</sup> March  |                    |
| 48                         | Form – I<br>(Statement on Compliances with CRR and SLR)  | Monthly     | 31 <sup>st</sup> March/<br>30 <sup>th</sup> April/<br>31 <sup>st</sup> May/<br>30 <sup>th</sup> June/<br>31 <sup>st</sup> July/<br>31 <sup>st</sup> August/ 30 <sup>th</sup> September/ 31 <sup>st</sup> October/ 30 <sup>th</sup> November/ 31 <sup>st</sup> December/ 31 <sup>st</sup> January/ 28 <sup>th</sup> or 29 <sup>th</sup> February as applicable | All UCBs           |
| 49                         | Form – II<br>(Statement of Unsecured Loans and Advances to Directors/ Firms in which they have Interest) | Monthly     | 31 <sup>st</sup> March/<br>30 <sup>th</sup> April/<br>31 <sup>st</sup> May/<br>30 <sup>th</sup> June/<br>31 <sup>st</sup> July/<br>31 <sup>st</sup> August/ 30 <sup>th</sup> September/ 31 <sup>st</sup> October/ 30 <sup>th</sup> November/ 31 <sup>st</sup> December/ 31 <sup>st</sup> January/ 28 <sup>th</sup> or 29 <sup>th</sup> February as applicable | All UCBs           |
| 50                         | Form – VI<br>(Statement on Offices in India)   | Quarterly   | 31 <sup>st</sup> March/<br>30 <sup>th</sup> June/<br>30 <sup>th</sup> September/<br>31 <sup>st</sup> December   | All UCBs           |
| 51                         | Form – VIII<br>(Statement of Unclaimed Deposit Accounts not operated more than 10 years)                 | Yearly      | 31 <sup>st</sup> December   | All UCBs           |
| 52                         | Form – IX<br>(Asset & Liabilities as at the close of business on last Friday of the Month)               | Monthly     | Last Friday of the Calendar Month   | All UCBs           |
|                            |  | Yearly      | 31 <sup>st</sup> March  |                    |



| S. No | Name of Return  | Periodicity          | Reference date  | Applicability   |
|-------|---|----------------------|---|---|
| 53    | OSS - 1<br>(Statement on Assets and Liabilities)            | Quarterly            | 31 <sup>st</sup> March/<br>30 <sup>th</sup> June/<br>30 <sup>th</sup> September/<br>31 <sup>st</sup> December | All UCBs  |
| 54    | OSS - 2<br>(Statement on Earnings)                          | Quarterly            | 31 <sup>st</sup> March/<br>30 <sup>th</sup> June/<br>30 <sup>th</sup> September/<br>31 <sup>st</sup> December | All UCBs  |
| 55    | OSS - 3<br>(Statement on Asset Quality)                     | Quarterly            | 31 <sup>st</sup> March/<br>30 <sup>th</sup> June/<br>30 <sup>th</sup> September/<br>31 <sup>st</sup> December | All UCBs  |
| 56    | OSS - 4<br>(Statement on Non-Performing Assets)             | Quarterly            | 31 <sup>st</sup> March/<br>30 <sup>th</sup> June/<br>30 <sup>th</sup> September/<br>31 <sup>st</sup> December | All UCBs  |
| 57    | OSS - 5<br>(Statement on Segment/<br>Sector-wise Advances)  | Quarterly            | 31 <sup>st</sup> March/<br>30 <sup>th</sup> June/<br>30 <sup>th</sup> September/<br>31 <sup>st</sup> December | All UCBs  |
| 58    | OSS - 6<br>(Statement on Connected Lending)                 | Quarterly            | 31 <sup>st</sup> March/<br>30 <sup>th</sup> June/<br>30 <sup>th</sup> September/<br>31 <sup>st</sup> December | UCBs All  |
| 59    | OSS - 7<br>(Statement on Capital Adequacy)                  | Quarterly            | 31 <sup>st</sup> March/<br>30 <sup>th</sup> June/<br>30 <sup>th</sup> September/<br>31 <sup>st</sup> December | All UCBs  |
| 60    | OSS - 8<br>(Statement on Bank Profile)                      | Yearly               | 31 <sup>st</sup> March  | All UCBs  |
| 61    | PSA Return<br>(Statement on Priority Sector Advances)       | Quarterly/<br>Yearly | 31 <sup>st</sup> March/<br>30 <sup>th</sup> June/<br>30 <sup>th</sup> September/<br>31 <sup>st</sup> December | All UCBs except Salary Earners' UCBs  |
| 62    | <b>ALM Returns</b>  |                      |   |   |
|       | (a) ALM 1<br>(Statement of Interest Rate Sensitivity (IRS)) | Monthly              | Last Reporting Friday of the month as per RBI Calendar  | Scheduled UCBs  |
|       |   | Quarterly            | Last Reporting Friday of the Quarter as per RBI Calendar  | All Non-Scheduled UCBs (other than those having deposits less than ₹ 100 Crore and operating in single district). |



| S. No                       | Name of Return   | Periodicity | Reference date  | Applicability                                |
|-----------------------------|--|-------------|---|--|
|                             | (b) ALM 2<br>(Statement of Short-Term Dynamic Liquidity (STDL))  | Fortnightly | All Reporting Fridays as per RBI Calendar   | Scheduled UCBs                               |
|                             | (c) ALM 3<br>(Statement of Structural Liquidity (SL))  | Fortnightly | All Reporting Fridays as per RBI Calendar   | Scheduled UCBs                               |
|                             |  | Quarterly   | Last Reporting Friday of the Quarter as per RBI Calendar  | Non – Scheduled UCBs                         |
| 63                          | <b>MIS Returns</b>   |             |   |  |
|                             | (a) MIS 1 (Statement on Doubtful, Loss or Suit filed account of ₹1 crore & above)  | Quarterly   | 31 <sup>st</sup> March/<br>30 <sup>th</sup> June/<br>30 <sup>th</sup> September/<br>31 <sup>st</sup> December | Scheduled UCBs                               |
|                             | (b) MIS 2 (Statement on Wilful defaults of ₹ 25 lakh & above)  |             |   |  |
| 64                          | <b>Form-Advances and Investments</b><br><br>(a) Statement showing details of Advances against Security of Shares/ Debentures<br>(b) Statement on Information in respect of Loans & Advances to Bank's Directors<br>(c) UCB's Investment in other UCBs / Institutions | Quarterly   | 31 <sup>st</sup> March/<br>30 <sup>th</sup> June/<br>30 <sup>th</sup> September/<br>31 <sup>st</sup> December | All UCBs                                     |
| 65                          | Daily Call and Notice Money Operations (DCM)   | Fortnightly | All Reporting Fridays as per RBI Calendar   | All UCBs                                     |
| 66                          | Central Repository of Information on Large Credits (CRILC) - UCBs  | Quarterly   | 31 <sup>st</sup> March/<br>30 <sup>th</sup> June/<br>30 <sup>th</sup> September/<br>31 <sup>st</sup> December | UCBs with Total Assets ₹500 crores and above |
| <b>D. Returns for NBFCs</b> |  |             |   |  |
| 67                          | DNBS01-Important Financial Parameters  | Quarterly   | 31 <sup>st</sup> March/<br>30 <sup>th</sup> June/<br>30 <sup>th</sup> September/<br>31 <sup>st</sup> December | i. NBFC - Upper Layer (NBFC-UL),             |



| S. No | Name of Return  | Periodicity | Reference date  | Applicability  |
|-------|---|-------------|---|--|
|       |   |             |   | ii. NBFC - Middle Layer (NBFC-ML) [except NBFC-Core Investment Companies (CICs)]   |
| 68    | DNBS02 - Important Financial Parameters (NBFCs – BL)                  | Quarterly   | 31 <sup>st</sup> March/<br>30 <sup>th</sup> June/<br>30 <sup>th</sup> September/<br>31 <sup>st</sup> December   | NBFCs in Base Layer [except Peer-to-Peer Lending platform Companies (NBFC – P2Ps)]   |
| 69    | DNBS03- Important Prudential Parameters                               | Quarterly   | 31 <sup>st</sup> March/<br>30 <sup>th</sup> June/<br>30 <sup>th</sup> September/<br>31 <sup>st</sup> December   | i. NBFC-UL,<br>ii. NBFC -ML [except NBFC-CICs]   |
| 70    | a. DNBS04A- Short Term Dynamic Liquidity (STD L) – Quarterly          | Quarterly   | 31 <sup>st</sup> March/<br>30 <sup>th</sup> June/<br>30 <sup>th</sup> September/<br>31 <sup>st</sup> December   | i. NBFC-UL,<br>ii. NBFC-ML [except Standalone Primary Dealers (SPDs)], and<br>iii. NBFC-BL with asset size of ₹ 100 crore and above solely or at Group level, [excluding Type -I NBFCs, and Non-Operative Financial Holding Companies (NOFHCs), P2Ps, AAs, and Mortgage Guarantee Companies] |
|       | b. DNBS04B-Structural Liquidity & Interest Rate Sensitivity – Monthly | Monthly     | 31 <sup>st</sup> March/<br>30 <sup>th</sup> April/<br>31 <sup>st</sup> May/<br>30 <sup>th</sup> June/<br>31 <sup>st</sup> July/<br>31 <sup>st</sup> August/<br>30 <sup>th</sup> September/<br>31 <sup>st</sup> October/<br>30 <sup>th</sup> November/ | i. NBFC-UL,<br>ii. NBFC-ML [except Standalone Primary Dealers (SPDs)], and<br>iii. NBFC-BL with asset size of ₹ 100 crore and  |



| S. No | Name of Return  | Periodicity | Reference date  | Applicability  |
|-------|---|-------------|---|--|
|       |   |             | 31 <sup>st</sup> December/<br>31 <sup>st</sup> January/<br>28 <sup>th</sup> or 29 <sup>th</sup><br>February as<br>applicable  | above solely or at<br>Group level,<br>[excluding Type -I<br>NBFCs, and Non-<br>Operative<br>Financial Holding<br>Companies<br>(NOFHCs), P2Ps,<br>AAs, and<br>Mortgage<br>Guarantee<br>Companies]               |
| 71    | DNBS07 - ARCs<br>Important Financial<br>Parameters      | Quarterly   | 31 <sup>st</sup> March/<br>30 <sup>th</sup> June/<br>30 <sup>th</sup> September/<br>31 <sup>st</sup> December   | ARCs   |
| 72    | DNBS08 – CRILC-Main<br>(NBFCs)                          | Monthly     | 31 <sup>st</sup> March/<br>30 <sup>th</sup> April/<br>31 <sup>st</sup> May/<br>30 <sup>th</sup> June/<br>31 <sup>st</sup> July/<br>31 <sup>st</sup> August/<br>30 <sup>th</sup> September/<br>31 <sup>st</sup> October/<br>30 <sup>th</sup> November/<br>31 <sup>st</sup> December/<br>31 <sup>st</sup> January/<br>28 <sup>th</sup> or 29 <sup>th</sup><br>February as<br>applicable | i. NBFC-UL,<br>ii. NBFC -ML<br>(except NBFC-<br>CICs), and<br>iii. NBFC-BL<br>which are NBFC-<br>ICC, NBFC-MFI,<br>NBFC-Factors<br>having asset size<br>of ₹500 crore and<br>above solely or at<br>Group level |
| 73    | DNBS09-CRILC Weekly<br>– RDB return                     | Weekly      | Friday of the<br>Week   | i. NBFC-UL,<br>ii. NBFC -ML<br>(except NBFC-<br>CICs), and<br>iii. NBFC-BL<br>which are NBFC-<br>ICC, NBFC-MFI,<br>NBFC-Factors<br>having asset size<br>of ₹500 crore and<br>above solely or at<br>Group level |
| 74    | DNBS10-Statutory<br>Auditor Certificate (SAC)<br>Return | Yearly      | 31 <sup>st</sup> March  | All NBFCs and<br>ARCs  |



| S. No   | Name of Return  | Periodicity | Reference date  | Applicability   |
|---|---|-------------|---|---|
| 75  | DNBS11-CICs - Important Financial Parameters              | Quarterly   | 31 <sup>st</sup> March/<br>30 <sup>th</sup> June/<br>30 <sup>th</sup> September/<br>31 <sup>st</sup> December | NBFC-CICs   |
| 76  | DNBS12-CICs - Important Prudential Parameters             | Quarterly   | 31 <sup>st</sup> March/<br>30 <sup>th</sup> June/<br>30 <sup>th</sup> September/<br>31 <sup>st</sup> December | NBFC-CICs   |
| 77  | DNBS13 - Overseas Investment Details                      | Quarterly   | 31 <sup>st</sup> March/<br>30 <sup>th</sup> June/<br>30 <sup>th</sup> September/<br>31 <sup>st</sup> December | All NBFCs   |
| 78  | DNBS14- P2Ps- Important Financial & Prudential Parameters | Quarterly   | 31 <sup>st</sup> March/<br>30 <sup>th</sup> June/<br>30 <sup>th</sup> September/<br>31 <sup>st</sup> December | NBFCs- Peer-to-Peer Lending platform Companies (NBFCs-P2P)  |
| 79  | Form A Certificate  | Annual      | 31 <sup>st</sup> March  | All NBFCs   |
| <b>E. Returns for all Supervised Entities</b>               |   |             |   |   |
| 80  | Financial Soundness Indicators (FSI)                      | Quarterly   | 31 <sup>st</sup> March/<br>30 <sup>th</sup> June/<br>30 <sup>th</sup> September/<br>31 <sup>st</sup> December | All CBs (excluding FBs)/ select AIFIs/ UCBs/ NBFCs/ ARCs  |
| <b>F. Fraud Monitoring and Vigilance Monitoring Returns</b> |   |             |   |   |
| 81  | FMR - I (Report on Actual or Suspected Frauds)            | As and when | As and when the fraud is detected   | All CBs and select AIFIs, All UCBs, NBFC-UL, NBFC -ML, and NBFC-BL which are NBFC-ICC, NBFC-MFI, NBFC-Factors having asset size of ₹500 crore and above |
| 82  | FMR - III (Update of Form FMR-I)                          | As and when | As and when any development occurs in FMR-1 details   | All CBs and select AIFIs, All UCBs, NBFC-UL, NBFC -ML, and NBFC-BL which are NBFC-ICC, NBFC-MFI, NBFC-Factors having asset size                         |



| S. No | Name of Return  | Periodicity | Reference date  | Applicability   |
|-------|---|-------------|---|---|
|       |   |             |   | of ₹500 crore and above   |
| 83    | FMR - IV (Report on Dacoities / Robberies / Theft / Burglaries)                               | Quarterly   | 31 <sup>st</sup> March/<br>30 <sup>th</sup> June/<br>30 <sup>th</sup> September/<br>31 <sup>st</sup> December | All CBs and select AIFIs, All UCBs, NBFC-UL, NBFC -ML, and NBFC-BL which are NBFC-ICC, NBFC-MFI, NBFC-Factors having asset size of ₹500 crore and above |
| 84    | VMR - I (Report on Action Plan on Anti-Corruption Measures)                                   | Quarterly   | 31 <sup>st</sup> March/<br>30 <sup>th</sup> June/<br>30 <sup>th</sup> September/<br>31 <sup>st</sup> December | All PSBs and Select AIFIs   |
| 85    | VMR - II (Report on the Security Arrangements)  | Quarterly   | 31 <sup>st</sup> March/<br>30 <sup>th</sup> June/<br>30 <sup>th</sup> September/<br>31 <sup>st</sup> December | All PSBs  |
| 86    | VMR - III (Report on Action Taken against Employees involved in Frauds and Corrupt Practices) | Quarterly   | 31 <sup>st</sup> March/<br>30 <sup>th</sup> June/<br>30 <sup>th</sup> September/<br>31 <sup>st</sup> December | All PSBs and Select AIFIs   |

## II. General Description of Returns

### A. Returns to be filed by Commercial Banks (CBs)

- 1. Return on Asset Liability and off-Balance Sheet Exposures (ALE):** ALE return contains the granular breakup of asset and liability items along with details regarding off-balance sheet and derivative exposures.
- 2. Return on Asset Quality (RAQ):** RAQ contains asset classification and provisioning for the advances and investment portfolio of the banks. This return also contains sector-wise granular break up of credit and investment portfolio.
- 3. Return on Operating Results (ROR):** ROR return collects data on quarterly reporting of profit and loss statement, which contains granular break-up of interest income and interest expenses.



4. **Risk Base Supervision Return (RBS):** RBS captures information on rating-wise distribution of standard advances, rating-wise distribution of non-SLR investments, sale of loans and securitization, credit card business carried out by the bank or through its subsidiaries, housing finance and details of infrastructure finance.
5. **Liquidity Return (LR):** The LR return on Structural Liquidity includes behavioural maturity profile of various components of on / off-balance sheet items on the basis of assumptions and trend analysis supported by time series analysis having five parts, viz. (i) 'Domestic Currency – Indian Operations', (ii) 'Foreign Currency – Indian Operations', (iii) 'Combined Indian Operations – Domestic and Foreign Currency' i.e. solo bank level, (iv) 'Overseas branch Operations–Country-Wise' and (v) 'For Consolidated Bank Operations'.
6. **a. Return on Capital Adequacy - Basel-I (RCA-1):** RCA-1 return collects information on capital adequacy. It captures details on computation of capital base, computation of risk weighted assets and risk-based capital as per BASEL - I Capital Adequacy Framework.  
**b. Return on Capital Adequacy-III (RCA - III):** RCA-III return collects data on computation of capital base, computation of risk weighted assets and risk-based capital as per BASEL - III Capital Adequacy Framework.
7. **Return on Interest Rate Sensitivity- (IRS):** IRS return captures the banks' exposure to the interest rate risk, traditional gap and duration gap analysis.
8. **Return on Large Credits (RLC):** Section 1 of RLC captures information of all individual borrowers (excluding banks) having exposure in excess of 15% of regulatory capital or a minimum of top fifty large borrowers. In section 2, all borrower groups having total exposure in excess of 30 % of bank's capital funds or a minimum of fifty large borrower groups should be reported irrespective of the percentage of such exposure to bank's capital funds; Section 3 captures exposure to top twenty exposure to banks irrespective of the percentage of such exposures to the bank's capital funds.





- 9. Central Repository of Information on Large Credits (CRILC) – Main:** This return captures credit information of borrowers having aggregate fund-based and non-fund-based exposure of ₹ 5 crores and above. In case, any entity to whom the return is applicable does not have any borrower with aggregate exposure of ₹5 crores and above for a reporting month, it shall submit a 'NIL' return.
- 10. Red Flagged Account/ Fraud Borrowers Return (RFA):** This return contains data on RFA/ borrowers classified as Fraud and their exposure.
- 11. Return on Defaulted Borrowers (RDB):** This return captures information of defaulted borrowers. It has two sections, reporting of borrowers defaulted during the week and reporting of borrowers moved out of default category during the week (Global Operations) containing details like borrower PAN, borrower name, date of default, funded amount outstanding as on reporting date, non-funded amount outstanding as on reporting date, total amount outstanding (funded + non-funded) as on reporting date. In case, any entity to whom the return is applicable does not have any large borrower with default move-in/ move-out positions during the week, it shall submit a 'NIL' return.
- 12. Return on Ownership and Control (ROC):** ROC captures details of ownership pattern of the bank and details of Executive / Whole Time Directors and Non-Executive Directors including details of other companies in which any of such officials are interested along with nature of interests.
- 13. Return on Subsidiaries/JV/Associates (ROS):** The report contains information/ data on financial performance, large exposure in excess of 10% of capital funds and ownership details of each subsidiary / joint venture / associate of banks.
- 14. Consolidated Prudential Return (CPR):** CPR contains consolidated prudential information at the level of the group to which the supervised bank / institution belongs and is derived from the consolidated balance sheet and profit and loss account, prepared as per extant guidelines on preparation of Consolidated Financial Statements. For reporting in CPR, the consolidation may exclude group companies which are engaged in (a) insurance business and (b) Businesses not



pertaining to financial services. Investment in RRBs sponsored by banks would be treated as per extant Guidelines for Consolidated Accounting and other quantitative methods to facilitate Consolidated Supervision.

- 15. Balance Sheet Analysis (BSA):** BSA return captures audited accounts of the bank with notes on accounts. This return contains total capital and liabilities, assets, details of capital, reserves and surplus, deposits, cash and balances, investments, advances, fixed assets, contingent liabilities and profit and loss details, interest earned, other income, interest expended and operating expenses, quantum-wise gross NPA.
- 16. Return on Asset Liability and Off-Balance Sheet Exposures (ALO):** Branch-wise break up of assets and liabilities on the basis of residual maturity / next repricing date, gap, off-balance sheet exposures, unreconciled entries with other branches, with other Indian banks branches in same foreign centre and accounts with other banks.
- 17. Return on Large Exposures (RLE):** This return captures the reporting of large exposures and investments made during the quarter and is divided into three sections- listing of customers having limits or outstanding of US\$ 5 million & above, listing of new customers having limits or outstanding of US\$ 1 to 5 million and investments made during the quarter amounting to more than US\$ 1 million.
- 18. Return on Country Exposures and Maturity (CEM):** CEM captures country-wise concentration of credit exposures at each overseas geography.
- 19. Return on Profitability (ROP):** ROP captures the profitability numbers for the current quarter and the cumulative position (YTD) of all the overseas branches.
- 20. Equity Investment in Capital Market:** This return is submitted by select banks on weekly basis to report amount of equities purchased and sold from / in the capital market during the relevant week.



- 21. Return on Connected Exposure (RCE):** The return 'Intra-Group Transactions and Exposures' is merged with Return on Connected Lending (RCL) return and the merged return is called as Return on Connected Exposure.
- 22. Leverage Ratio Return (LRR):** This return captures data on the key drivers of Basel III leverage ratio.
- 23. Large Exposure Framework Return (LEF):** This return captures details about Bank's large exposures to counterparties, Bank's exposure with values equal to or above 10% of Tier 1 Capital, Bank's other exposures and exempted exposures.
- 24. Basel Liquidity Return (BLR):** The BLR contains seven returns viz. BLR 1, BLR 2, BLR 3, BLR 4, BLR 5, BLR 6 & BLR 7 and captures data on the unencumbered HQLAs that can be converted into cash to meet liquidity needs for a 30 calendar-days' horizon under a significantly severe liquidity stress scenario specified by supervisors. It also contains data on Liquidity Coverage Ratio (LCR) and Net Stable Funding Ratio (NSFR).
- 25. Additional Data on Loan portfolio, Branch Profile and Financial Inclusion:** This return captures additional data on loan portfolio. It includes sectoral loan portfolio divided into following categories:
- A. Priority Sector
    - a. Agriculture
    - b. Small and marginal farmers
    - c. Landless farmers
    - d. Sharecroppers
    - e. MFIs
    - f. Other loans
      - (i) Micro & Cottage industries
      - (ii) Small units/ industries
      - (iii) Medium units / industries
      - (iv) Loans to traders/ professionals etc.
      - (v) Housing loans
      - (vi) Auto loans



(vii) Gold loans

(viii) Other loans

B. Non-priority sector loans

- 26. Return on Complaints (Old Name - Return on Customer Grievance and Redressal):** This return collects data on customer complaints registered in Small Finance Banks and Payments Banks. It collects details on nature of customer complaints, channel-wise receipt of complaints, disposal of complaints during the quarter, awards passed by the Banking Ombudsman (BO), time taken for addressing complaints and actions taken based on complaints.
- 27. Return on Investment Portfolio:** This return contains information on profile of Investment Portfolio. It contains information on quality of investment portfolio as per category of investments, like SLR investments, debt securities, and equities. Exposure to Banks with information about (counterparty bank name, counterparty bank domicile, total exposure, total exposure as % of outside liabilities) is also covered in the return.
- 28. Monthly Return on information related to Stressed MSME Sub-ordinate Debt Scheme:** This return contains information on 'Personal Loans sanctioned to promoters of distressed MSMEs under 'Credit Guarantee Scheme for Subordinate Debt- CGSSD'. It contains identifier information of promoters and the eligible MSME and operational information on the loan sanctioned under CGSSD and the MSME loan account.
- 29. Report on Financial Conglomerates (FINCON):** This return is submitted by designated Financial Conglomerates (FC) to the Principal Regulator. This return captures information on Specified Financial Intermediaries (SFIs), Non-specified Financial Intermediaries (NSFIs) and Non-Financial Entities (NFEs) of FC. Return contains information on group structure, important financial parameter, intra-group transactions & exposures, and governance & miscellaneous qualitative parameters.
- 30. Whole Bank Long Form Audit Report:** This return captures information on Long Form Audit Report (LFAR) (i.e. for the bank / all Indian Offices of foreign bank as



a whole) and the relative agenda note, together with the Board's views or directions. It has information about Large/Irregular/Critical Advance Accounts.

- 31. Half-Yearly Review of Investment Portfolio:** This return captures information on qualitative/ quantitative review of entire investment portfolio of the bank for the half year.
- 32. Allocation of branches to Statutory Branch Auditors (SBAs) by Public Sector Banks (PSBs):** Public Sector Banks are required to upload the details of branches allocated to their SBAs, on an annual basis, in the Auditor Allocation System (AAS) application maintained by the Bank.
- 33. Half yearly/ Quarterly Review of Accounts of Public Sector Banks – Review Report by Statutory Central Auditors (SCAs):** Statutory Central Auditors of PSBs are required to conduct half yearly/quarterly review of their accounts. The review report qualifies the accompanying financial results of the banks and certifies that the accompanying statement of unaudited financial results of the banks were prepared in accordance with accounting standards and the relevant prudential norms issued by the Reserve Bank of India and does not contain any material misstatement
- 34. Half yearly/ Quarterly Review of Accounts of Public Sector Banks – Review of Accounts:** Public Sector Banks are required to submit the information on half yearly/quarterly review of their accounts as per the prescribed format. The review contains information on income and expenditure parameters.
- 35. Return on Digital Banking Units (DBUs):** This return captures the status of performance of the DBUs established by applicable Banks on the aggregate level and also detailed metrics like number of digital services offered, availability of these services, infrastructure related parameters, number of transactions and their amount done through DBUs.
- 36. Daily Liquidity Return:** This return captures daily outstanding balances in various types of deposits accounts, borrowings from the RBI/ market, Reverse Repo, intra-



day liquidity facility from the RBI, net flows from payments and settlement systems, etc.

## **B. Returns to be filed by Select All-India Financial Institutions**

**37. Report on Asset and Liabilities (ALE-FI):** This return contains information on assets and liabilities of financial institutions such as capital, reserves, borrowing, other liabilities, off-balance exposures, contracts/ derivatives, derivatives from risk perspective, turnover of foreign exchange for domestic, overseas and global operations.

**38. Return on Capital Adequacy - Basel-I (RCA1-FI):** This return contains information on Capital Adequacy of financial institutions. It includes information for capital base, computation of capital base, undisclosed reserves, risk weight assets & exposures, contingents credits exposure, contracts & derivatives, risk weighted assets for trading book and global position on reference date.

**39. Return on Operating Results (ROR-FI):** This return contains information on operating results of financial institutions. It has income, expenses, earnings before provisions & taxes, net profit & retained earnings for domestic, overseas and global operations.

**40. Return on Asset Quality (RAQ-FI):** This return contains information on asset quality of financial institutions. It includes portfolio analysis (gross loans & advances), classification of risk assets, change in asset quality profile, restructured advances, impaired credits, shifting of investments, qualities of securities portfolio, securities portfolio, export credit, sectoral credit, industry breakup, other details of Non-SLR securities, exposure to MFIs and SHGs, country risk, sensitive sector details.

**41. Return on Large Credits (RLC-FI):** This return contains information on large credits given by financial institutions. It includes details of exposure to large individual borrowers, large group borrowers and top twenty exposures in their global operations.



- 42. Return on Ownership and Control (ROC-FI):** This return contains information on ownership and control of financial institutions such as ownership pattern, board of directors/key executive officers and particulars of auditors.
- 43. Return on Connected Lending (RCL-FI):** This return contains information on Subsidiaries/ Associates/ Affiliates and connected lending of financial institutions. It includes information like credits/ exposure to subsidiaries & associates, credits/ exposure to significant shareholders and/or their "Interests/Related Firms", credits/exposures to directors and managers, interest of directors and managers and credits/ exposure to their interested enterprises.
- 44. Central Repository of Information on Large Credits CRILC – Main:** Same as return for Commercial Banks.
- 45. Red Flagged Account/Fraud Borrowers Return (RFA/Fraud):** Same as return for Commercial Banks.
- 46. Return on Defaulted Borrowers (RDB):** Same as return for Commercial Banks.

### **C. Returns to be Filed by Urban (Primary) Cooperative Banks (UCBs)**

- 47. Form B - Statement of External Liabilities and Core Assets:** Form B contains details of liabilities and assets with the banking system and others in India. Data on demand and time deposits from bank, deposits other than from banks, borrowings, balances with banks, cash in hand, investments in India & bank credit in India are to be reported in this return.
- 48. Form - I - Statement of Compliance with CRR and SLR:** Form - I captures data on CRR and SLR requirements.
- 49. Form – II:** Form - II contains details of unsecured loans and advances to directors/ firms in which they have interest.
- 50. Form – VI:** Details of branches closed or opened is collected in Form – VI Return.



- 51. Form – VIII - Statement of Unclaimed Deposit Accounts (not operated more than 10 years):** Form VIII return contains data on unclaimed deposit accounts not operated more than 10 years.
- 52. Form – IX - Asset & Liabilities as at the Close of Business on Last Friday of the Month:** Form IX captures the details of assets and liabilities of UCBs in India as on the last Friday of every month & as on the last day of the financial year.
- 53. OSS - 1 - Statement on Assets and Liabilities:** This return contains important financial parameters on balance sheet, viz. assets, liabilities, investments, deposits, loans and advances.
- 54. OSS - 2 – Statement of Earnings:** Data items on Income and Expenditure are collected in OSS - 2 return.
- 55. OSS - 3 – Statement on Asset Quality:** OSS - 3 return contains details on asset quality of loans and investments.
- 56. OSS - 4 - Statement on Non-Performing Advances:** OSS - 4 contains details of Non-Performing Assets (Gross and Net) in absolute and in percentage terms. The NPA data is to be classified as substandard, doubtful and loss assets. The return also captures data on top fifty impaired accounts, NPA accounts where the bank's exposure is ₹ 100 lakhs and above including funded and non-funded exposure.
- 57. OSS - 5 – Statement on Segment/ Sector-wise Advances:** OSS - 5 contains segment-wise and industry-wise details of loans and advances to sensitive sectors (housing, real estate, and capital markets).
- 58. OSS - 6 – Statement on Connected Lending:** OSS 6 contains details of exposures of the UCB to firms where directors / managers of the UCB or their relatives have commercial interests.





- 59. OSS - 7 – Statement on Capital Adequacy:** OSS 7 contains data on capital to risk weighted assets ratio (CRAR), Tier 1 Capital, Tier 2 Capital, risk -weighted assets on on-balance sheet and off-balance sheet exposures along with details of contracts and derivatives.
- 60. OSS - 8 – Statement on Bank Profile:** OSS 8 contains the UCBs' profile, management profile, data on directors removed, employee details, data on financial parameters, financial ratio, branch profile, ATM profile, NPA profile, and financial inclusion data etc.
- 61. PSA Return - Loans and Advances to Priority Sector / Weaker Section & Credit Flow to Minority Communities:** PSA return contains details of credit flow to priority sector / weaker sections and minority communities. the data on adjusted net bank credit, state-wise amount disbursed, outstanding to weaker sections under priority sector (SC, ST, Minorities), state-wise amount disbursed to weaker sections under priority sector (SC, ST, Minorities), state-wise total amount of priority sector loans disbursed, outstanding to weaker sections under priority sector (minorities) etc. is captured in this return.
- 62. ALM – Fortnightly/Quarterly Return:** ALM return contains data on Interest Rate Sensitivity (IRS), Short Term Dynamic Liquidity (STD L), Structural Liquidity (SL).
- 63. MIS – Quarterly Return:** Details of wilful default of ₹25 lakh & above and doubtful, loss or suit filed accounts of ₹1 crore & above are captured in this return.
- 64. Advances Investment Return:** Details of advances against security of shares/ debentures, information in respect of loans & advances to bank's directors, UCB's Investment in other UCBs /Institutions are collected in this return.
- 65. Daily Call and Notice Money (DCM):** Data on call and notice money lending and borrowing is captured in the DCM return.



**66. CRILC – UCBs:** Information on borrowers where the UCB has aggregate exposure of ₹5 crores and above is collected through a CRILC return. In case, any entity to whom the return is applicable does not have any borrower with aggregate exposure of ₹5 crores and above for a reporting month, it shall submit a 'NIL' return.

#### **D. Returns to be Filed by NBFCs and ARCs**

**67. DNBS01- Important Financial Parameters – Quarterly Return:** The return contains components of assets and liabilities, profit and loss account, exposure to sensitive sectors, sectoral credit etc.

**68. DNBS02- Important Financial Parameters (NBFCs – BL) – Quarterly Return:** The return contains financial details, viz. components of assets and liabilities, profit and loss account etc. as well as for complying with various prudential norms.

**69. DNBS03-Important Prudential Parameters – Quarterly Return:** The return contains prudential norms, e.g., capital adequacy, provisioning etc.

**70. DNBS04A & DNBS04B - Asset-Liability Management (ALM) Returns:** The return contains data on Asset Liability Mismatches (ALM) and Interest Rate Sensitivity (IRS), liquidity risk of exposures. Applicable NBFCs shall submit the following two ALM returns:

- (i) **DNBS04A (Quarterly)** - Return on Short Term Dynamic Liquidity.
- (ii) **DNBS04B (Monthly)** - Return on Structural Liquidity and Interest Rate Sensitivity.

**71. DNBS07 – ARCs- Important Financial Parameters- Quarterly Return:** The return contains data on assets and liabilities, assets acquired from Banks/FIs, acquisition cost, trusts formed, recovery status of acquired assets etc.



- 72. DNBS08 – CRILC Main (NBFCs) – Return** – The return contains certain credit information in respect of borrowers who are having aggregate exposure of ₹5 Crore and above with NBFCs. In case, any entity to whom the return is applicable does not have any borrower with aggregate exposure of ₹5 crores and above for a reporting month, it shall submit a 'NIL' return.
- 73. DNBS09 – CRILC Weekly Return on Defaulted Borrowers (RDB)**- NBFCs may report certain information on large borrowers (having aggregate exposure of ₹5 crores and above with them), who have defaulted during a week or moved out of the default position, through this return on each Friday. In case, any entity to whom the return is applicable does not have any large borrower with default move-in/ move-out positions during the week, it shall submit a 'NIL' return.
- 74. DNBS10 -Statutory Auditor's Certificate (SAC) - Yearly Return:** All NBFCs and ARCs shall enable their Statutory Auditors to submit 'DNBS10 - Statutory Auditor's Certificate (SAC) Return' every year. The certificate shall be based on audited books of accounts of the applicable entity, for the preceding financial year.
- The Statutory Auditor shall compile, generate and file the return, using the secure login credentials created by the applicable entity.
- 75. DNBS11- Core Investment Companies (CICs) - Important Financial Parameters- Quarterly Return:** The return contains data on assets and liabilities, profit and loss account, exposure to sensitive sectors, sectoral credit, etc.
- 76. DNBS12 - Core Investment Companies (CICs) - Important Prudential Parameters - Quarterly Return:** The return contains data on Adjusted Net Worth, Provisioning, etc.
- 77. DNBS13 - Overseas Investment Return:** All the NBFCs (irrespective of category, business classification and asset size) shall submit information on their overseas investment and returns on a quarterly basis. In case, there are no overseas investments during the reporting quarter, a 'NIL' return shall be submitted.



**78. DNBS14 - Peer to Peer (P2Ps) Lending Platform (NBFCs – P2Ps) - Important Financial & Prudential Parameters:** The return is to be filed by NBFCs-P2Ps and contains data on assets and liabilities, profit and loss account, prudential parameters etc.

**79. Form A Certificate:** The certificate to be submitted by NBFCs regarding appointment of Statutory Central Auditor (SCA)/ Statutory Auditor (SA) in prescribed format as mentioned in the RBI's notification on 'Appointment of Statutory Central Auditors (SCAs)/Statutory Auditors (SAs) of Commercial Banks (excluding RRBs), UCBs and NBFCs (including HFCs)' (Reference no. [DoS.CO.ARG/SEC.01/08.91.001/2021-22](#)) dated April 27, 2021, and amendments thereto thereafter.

#### **E. Returns to be Filed by Supervised Entities**

**80. Financial Soundness Indicators (FSI):** This is a special return for furnishing consolidated FSIs to IMF. Data compilation is done as per the Guidelines issued by IMF which have been circulated to all the reporting entities (Commercial Banks (excluding Foreign Banks), select AIFIs, UCBs, NBFCs and ARCs).

#### **F. Fraud Monitoring and Vigilance Monitoring Returns**

**81. FMR - I (Report on Actual or Suspected Frauds):** This return captures report on actual or suspected frauds in Commercial Banks, AIFIs, UCBs, and NBFCs.

**82. FMR - III (Update of Form FMR-I):** This return captures progress report on frauds of large value and it is to be filed as and when any development occurs in FMR-I details.

**83. FMR - IV (Report on Dacoities / Robberies / Theft / Burglaries):** This return captures consolidated information on dacoities/robberies/theft/ burglaries.

**84. VMR - I (Report on Action Plan on Anti-Corruption Measures):** This return captures details on action plan on anti-corruption measures against staff. It



contains information regarding preventive measures, surveillance and detection details, deterrent punitive action on vigilance cases and disciplinary cases.

**85. VMR - II (Report on the Security Arrangements):** This return captures details on the security arrangements and contains information regarding number of branches considered vulnerable, branches provided with armed guards, alarm system, and other security measures provided.

**86. VMR - III (Report on Action Taken against Employees involved in Frauds and Corrupt Practices):** This return captures information on action taken against employees involved in frauds and corrupt practices.



## ANNEX IV

### Alternate timelines for submission of select Returns

The return submission timelines mentioned in para 4.4.1. of this Master Direction are not applicable for returns listed below. The timelines for these returns will be as follows.

#### A. Commercial Banks' Returns

| S. No. | Return Name   | Periodicity               | Reference Date  | Timeline for submission   |
|--------|---|---------------------------|---|---|
| 1      | Consolidated Prudential Return (CPR)  | Half Yearly               | 31 <sup>st</sup> March  | (i) Provisional/ unaudited data to be submitted by end-June.<br>(ii) Audited data to be submitted by end-September. |
|        |   |                           | 30 <sup>th</sup> September  | End-December.   |
| 2      | Sheets BLR 3 and BLR 7 of BLR Return  | Quarterly                 | 31 <sup>st</sup> March/<br>30 <sup>th</sup> June/<br>30 <sup>th</sup> September/<br>31 <sup>st</sup> December | 15 days from the Reference Date at par with other sheets of BLR return  |
| 3      | Long Form Audit Report (LFAR) (i.e. for the bank / all Indian Offices of foreign bank as a whole) and the relative agenda note, together with the Board's views or directions | Yearly                    | 31 <sup>st</sup> March  | Within 60 days on receipt of LFAR from the Statutory Auditors.  |
| 4      | Report on Allocation of branches to Statutory Branch Auditors (SBAs) <sup>@</sup>   | Yearly                    | 31 <sup>st</sup> March  | Within one month from the date of appointment of Statutory Branch Auditors.   |
| 5      | Half yearly / Quarterly Review of Accounts of Public Sector Banks – Review of Accounts  | Half Yearly/<br>Quarterly | 31 <sup>st</sup> March/<br>30 <sup>th</sup> June/<br>30 <sup>th</sup> September/<br>31 <sup>st</sup> December | Within 21 days from the date of receipt of the Report from the Statutory Central Auditors.                          |
| 6      | Half yearly / Quarterly Review of Accounts of Public Sector Banks – Review Report by Statutory Central Auditors (SCAs)  | Half Yearly/<br>Quarterly | 31 <sup>st</sup> March/<br>30 <sup>th</sup> June/<br>30 <sup>th</sup> September/<br>31 <sup>st</sup> December | Within 21 days from the date of receipt of the Report from the Statutory Central Auditors.                          |



| S. No. | Return Name                       | Periodicity | Reference Date  | Timeline for submission                     |
|--------|-----------------------------------|-------------|---|---|
| 7      | Report on Financial Conglomerates | Quarterly   | 31 <sup>st</sup> March/<br>30 <sup>th</sup> June/<br>30 <sup>th</sup> September/<br>31 <sup>st</sup> December | Within 45 days from the end of the quarter. |

@ Reporting to be done on the online AAS system of the RBI.

### B. UCBs' Returns

| S. No. | Return Name                                  | Periodicity | Reference Date   | Timeline for submission                    |
|--------|--|-------------|--|--|
| 1      | Form B                                       | Fortnightly | All Reporting Friday as per applicable RBI Calendar  | Within seven days from the Reference date. |
|        |  | Monthly     | Last Friday of the Calendar Month  |  |
|        |  | Yearly      | 31 <sup>st</sup> March   |  |
| 2      | Form IX                                      | Monthly     | Last Friday of the Calendar Month  | Within 30 days from the Reference Date.    |
|        |  | Yearly      | 31 <sup>st</sup> March   |  |
| 3      | Form VIII                                    | Yearly      | 31 <sup>st</sup> December  | Within 30 days from the Reference Date.    |
| 4      | Form I                                       | Monthly     | Last Day (28 <sup>th</sup> / 29 <sup>th</sup> / 30 <sup>th</sup> / 31 <sup>st</sup> ) of the month | Within 20 days from the Reference Date.    |
| 5      | Daily Call and Notice Money Operations (DCM) | Fortnightly | All Reporting Fridays as per RBI Calendar.   | Within 15 days from the Reference Date.    |

### C. NBFCs' Returns

| S. No. | Return Name                                  | Periodicity | Reference Date         | Timeline for submission  |
|--------|--|-------------|------------------------|--|
| 1      | Statutory Auditor's Certificate (SAC) Return | Yearly      | 31 <sup>st</sup> March | Within 5 working days from the date of signing of the Auditor's report in terms of section 134 of the Companies Act, 2013, but not later than December 31 <sup>st</sup> of same year, in any case. |



| S. No. | Return Name        | Periodicity | Reference Date         | Timeline for submission  |
|--------|--------------------|-------------|------------------------|--|
| 2      | Form A Certificate | Yearly      | 31 <sup>st</sup> March | Within one month from the date of appointment of Statutory Central Auditor (SCA) / Statutory Auditor (SA). |

**D. Fraud and Vigilance Monitoring Returns (FMR/ VMR) (For Banks/ Non-Banks/ Select FIs)**

| S. No. | Return Name | Periodicity | Reference Date  | Timeline for submission                     |
|--------|-------------|-------------|---|---|
| 1      | FMR I       | As and when | Date of detection of Fraud  | Within three weeks from the Reference Date. |
| 2      | FMR III     |             | Update Date/<br>Progress Date   | Immediate.                                  |
| 3      | FMR IV      | Quarterly   | 31 <sup>st</sup> March/<br>30 <sup>th</sup> June/<br>30 <sup>th</sup> September/<br>31 <sup>st</sup> December | Within 15 days from the Reference Date.     |
| 4      | VMR I       | Quarterly   | 31 <sup>st</sup> March/<br>30 <sup>th</sup> June/<br>30 <sup>th</sup> September/<br>31 <sup>st</sup> December | Within 15 days from the Reference Date.     |
| 5      | VMR II      |             |   |   |
| 6      | VMR III     |             |   |   |





## ANNEX V

### Details of online portals for submission of returns by Supervised Entities

#### I. Important Instructions

1. RBI has introduced various online portals for filing of all the applicable online returns by the SEs. List of online reporting portals is available on the Bank's website.

2. **Login Credentials to access online return portals:** Each SE is provided with a Super User Credential with defined access rights who, in turn, can create other users (with different roles such as Maker and Checker) for their entity with required access rights. Entities can monitor the status of their returns' submission on the portal.

3. **Returns in Hard Copy:** At present the following returns are to be submitted in hard copy or through email:

- a. Whole Bank Long Form Audit Report and Compliance thereof – All CBs
- b. Half-Yearly Review of Investment Portfolio – All CBs
- c. Form A Certificate – All NBFCs

These returns may continue be submitted in hard copy, or, through e-mails as prescribed, till provisions are made for submission of these returns through online portals.

**Abbreviations**

|              |  |
|--------------|--|
| AAS          | Auditor Allocation System  |
| AIFI         | All India Financial Institution  |
| ARC          | Asset Reconstruction Company   |
| CB           | Commercial Banks   |
| CIC          | Core Investment Company  |
| CIMS         | Centralised Information Management System  |
| CRILC        | Central Repository of Information on Large Credit  |
| DoS          | Department of Supervision  |
| FB           | Foreign Bank   |
| FC           | Financial Conglomerate   |
| HFC          | Housing Finance Company  |
| IBU          | International Financial Services Centre (IFSC) Banking Unit                                    |
| IFSC         | International Financial Services Centre  |
| LAB          | Local Area Bank  |
| LFAR         | Long Form Audit Report   |
| MSME         | Micro, Small and Medium Enterprise   |
| NABARD       | National Bank for Agriculture and Rural Development  |
| NABFID       | National Bank for Financing Infrastructure and Development                                     |
| NBFC         | Non-Banking Financial Company  |
| NBFC – BL    | NBFC – Base Layer  |
| NBFC – ICC   | NBFC – Investment and Credit Company   |
| NBFC – MFI   | NBFC – Micro Finance Institution   |
| NBFC – ML    | NBFC – Middle Layer  |
| NBFC – P2P   | NBFC – Peer to Peer Lending Platform   |
| NBFC – SPD   | NBFC – Standalone Primary Dealer   |
| NBFC – UL    | NBFC – Upper Layer   |
| NHB          | National Housing Bank  |
| OBU          | Offshore Banking Unit  |
| PAN          | Permanent Account Number   |
| PB           | Payment Bank   |
| PSB          | Public Sector Bank   |
| RNBC         | Residuary Non-Banking Finance Company  |
| RRB          | Regional Rural Bank  |
| SARFAESI Act | Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act |
| SBA          | Statutory Branch Auditor   |
| SCA          | Statutory Central Auditor  |
| SCB          | Scheduled Commercial Bank  |
| SE           | Supervised Entity  |
| SFB          | Small Finance Bank   |
| SHG          | Self Help Group  |
| SIDBI        | Small Industries Development Bank of India   |
| SLR          | Statutory Liquidity Ratio  |
| UCB          | Primary (Urban) Co-operative Bank/ Urban Co-operative Banks                                    |
| XBRL         | eXtensible Business Reporting Language   |