June 18, 2025

Supervisory Data Quality Index for Scheduled Commercial Banks (March 2025)

The Reserve Bank of India (RBI) has created a Supervisory Data Quality Index (sDQI) that measures data quality in terms of the Accuracy, Timeliness, Completeness and Consistency in the submission of returns. The objective of sDQI is to assess the adherence to the principles enunciated in the Master Direction on Filing of Supervisory Returns 2024. The sDQI score of Scheduled Commercial Banks (SCBs) has improved in March 2025 as compared to March 2024.

Trends in sDQI Scores of SCBs

| Bank Group	March 2024					March 2025				
	Accuracy	Completeness	Timeliness	Consistency	sDQI Score	Accuracy	Completeness	Timeliness	Consistency	sDQI Score
Scheduled Commercial Banks	**86.1**	**96.2**	**86.8**	**85.0**	**88.6**	**86.7**	**95.8**	**89.1**	**85.7**	**89.3**
Public Sector Banks	87.1	99.6	85.4	84.6	89.2	85.7	99.4	84.8	85.2	88.8
Private Sector Banks	85.5	99.7	85.8	84.6	88.9	87.5	98.9	86.5	85.3	89.6
Foreign Banks	86.1	92.7	86.2	85.4	87.6	86.9	92.6	90.9	85.9	89.1
Small Finance Banks	86.6	99.6	92.8	84.9	91.0	85.8	98.9	91.5	86.1	90.6

The distribution of the Overall sDQI Scores for all SCBs upto the quarter ended March 2025 is given below.

Distribution of sDQI Scores for SCBs
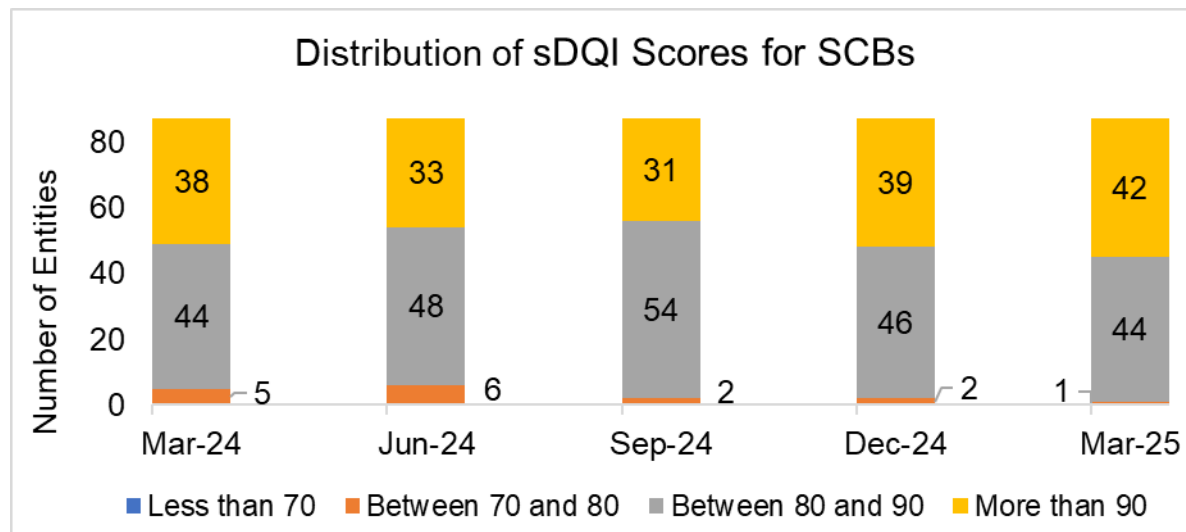
Interpretation of scores

Less than 70	Between 70 and 80	Between 80 and 90	More than 90
Major Concerns	Needs Improvement	Acceptable	Good

The trends in the parameters and in overall sDQI scores for SCBs is shown below.
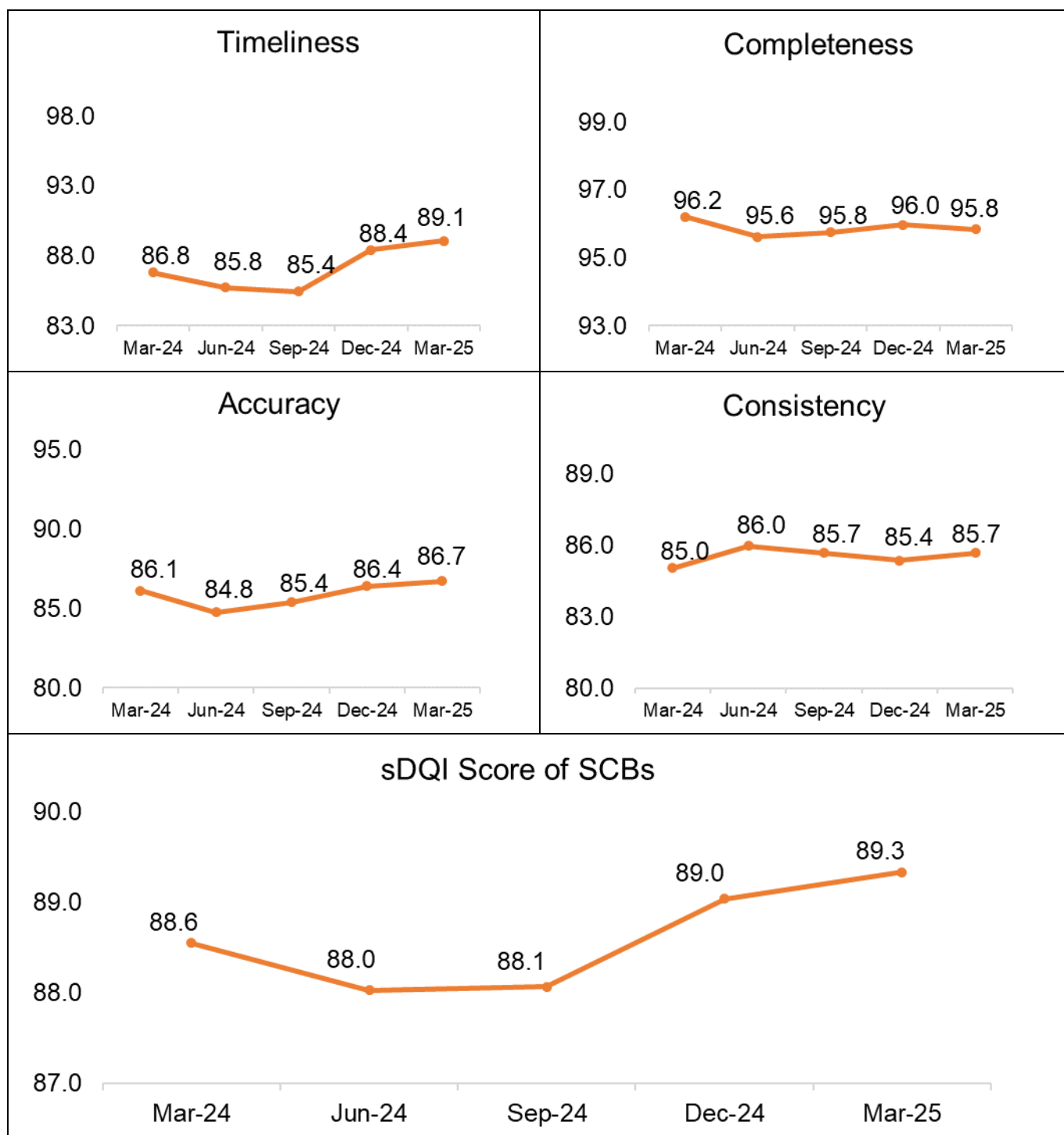
The sDQI for SCBs covers 87 SCBs and their key returns (viz. Return on Asset Liability and Off-Balance Sheet Exposures (ALE), Return on Asset Quality (RAQ), Return on Operating Results (ROR), Risk Based Supervision Return (RBS), Liquidity Return (LR), Return on Capital Adequacy (RCA), Central Repository of Information on Large Credits (CRILC) – Main).

The broad methodological paper for sDQI is Annexed.

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