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Reserve Bank of India

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Reserve Bank of India (Small Finance Banks - Supervisory Returns) Directions, 2026

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In exercise of powers conferred under Section 27 and Section 35-A of the Banking Regulation Act, 1949, Chapter III-A the Reserve Bank of India Act, 1934, and all other provisions / laws enabling the Reserve Bank of India ('RBI') in this regard, RBI being satisfied that it is necessary and expedient in the public interest so to do, hereby, issues Directions hereinafter specified.

Chapter I - Preliminary

A. Short Title and Commencement

1. These Directions shall be called the Reserve Bank of India (Small Finance Banks - Supervisory Returns) Directions, 2026.

2. These Directions shall come into effect immediately upon issuance.

B. Applicability

3. These Directions shall be applicable to Small Finance Banks (hereinafter collectively referred to as 'banks' and individually as 'bank').

C. Definitions

4. In these Directions, unless the context states otherwise, the terms herein shall bear the meaning assigned to them below.

    (1) *'Centralised Information Management System (CIMS)'* refers to an online platform of RBI for return submission, data dissemination, and other related purposes.

    (2) *'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.

5. 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, Banking Regulation Act, 1949, the Companies Act, 2013, or any statutory modification or re-enactment thereto or other regulations issued by RBI or the Glossary of Terms published by RBI or as used in commercial parlance, as the case may be.

Chapter II - Governance and Oversight

A. Role of the Board and Senior Management

6. 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 shall include standards for both in-house and outsourced risks for data-related processes, policies on data confidentiality, integrity, availability, and risk management.

7. The bank shall ensure that the risk data aggregation capabilities and risk reporting practices are fully documented and subjected to high standards of validation that are aligned with the bank's other independent risk management reviews. Validation of risk data aggregation and risk reporting practices should be conducted by staff with specific Information Technology (IT), data and reporting expertise. The Board and Senior Management shall ensure that adequate resources are deployed for this purpose.

8. The Board and Senior Management shall ensure that the ability of the bank to aggregate and report data at a consolidated level or at any relevant level within the organisation is not hindered by its group structure (e.g., sub-consolidated level, jurisdiction of operation level). Data aggregation and reporting shall be independent of the choices that the bank makes regarding its legal organisation and geographical presence, subject to the statutory limitations, if any.

9. While considering any acquisition / divestiture, new product development, IT change initiatives, the due diligence process shall consider the impact of such activities on data aggregation and reporting. In such cases, it shall be ensured that data aggregation and reporting facilities are integrated within the existing reporting framework within a timeframe.

B. Data Architecture and IT Infrastructure

10. The bank shall design, build, and maintain the data architecture and supporting IT infrastructure for complete, accurate, and timely data aggregation as well as reporting not only in normal times but also during times of stress or crisis.

11. The data aggregation and reporting practices shall be considered an essential part of the bank's business continuity planning process and subject to a business impact analysis.

12. Roles and responsibilities shall be established among business owners and the IT team so as to ensure that the data is kept current and aligned with the data definitions and with the bank's data reporting policies.

13. The bank should ensure that the resources and IT infrastructure are adequate to meet a broad range of on-demand, ad hoc reporting requests, including requests during stress / crisis event and to meet supervisory queries. The bank should be able to generate subsets of data based on scenarios requested by the Supervisors. For example, the bank should be able to accurately aggregate data on exposure for a particular period for a specific industry cluster in a district.

C. Accuracy and Integrity in Reporting

14. All returns / risk reports shall be reconciled with the bank's own sources, including accounting data where appropriate, to ensure accuracy, consistency, and completeness of the same.

15. The bank shall maintain proper records of sources and aggregation rules for generating returns' data.

16. The bank shall strive to achieve a higher degree of automation in the generation of data for filing of returns.

17. The bank should measure and monitor the accuracy of data and develop appropriate escalation channels and action plans to rectify any deterioration in data quality.

Chapter III - Filing of Supervisory Returns

A. Operational Guidelines

18. RBI has introduced various online portals, links to which are available on RBI website, for filing all applicable online returns by the bank. The bank shall submit all the returns through online mode in the formats and in the manner as communicated to them, unless specified otherwise. Returns submitted in hard copy format through hand delivery / post / courier, or in soft copy format through emails, shall not be accepted (i.e., would not be deemed to have been submitted by the bank), unless prescribed to be submitted in such format. As a contingency measure, in case of non-availability of online portals, the bank may be advised to submit the returns through email. However, the bank shall re-submit the return through online mode as soon as the online portal becomes available. The list of returns and periodicity are also available on RBI website.

19. The bank is provided with a Super User Credential for User with defined access rights who, in turn, can create other users (with different roles such as maker and checker) with required access rights. The bank can monitor the status of its returns' submission on the portal. Return formats, guidance notes on returns filing, validation rules, help documents for submission of data are available on the respective reporting portals.

20. The bank shall report data on its domestic and overseas operations, including the operations of IFSC Banking Units (IBUs) and Overseas Banking Units (OBUs), wherever applicable.

B. List of Applicable Returns

21. The bank shall submit the applicable returns with accurate and complete data, strictly within the prescribed timelines as given below:

Sr. No.	Name of Return	Periodicity	Reference Date
1	Return on Asset Liability and Off-Balance Sheet Exposures (ALE)	a. Monthly	30th April / 31st May / 31st July / 31st August / 31st October / 30th November / 31st January / 28th or 29th February as applicable
		b. Quarterly	31st March / 30th June / 30th September / 31st December
	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)	a. Quarterly	30th June / 30th September / 31st December
		b. Yearly	31st March
	RAQ contains asset classification and provisioning for the advances and investment portfolio of the bank. This return also contains sector-wise granular break up of credit and investment portfolio.		
3	Return on Operating Results (ROR)	Quarterly	31st March / 30th June / 30th September / 31st December
	ROR contains data on quarterly reporting of profit and loss statement, with granular break up of interest income and interest expenses.		
4	Liquidity Return (LR)	a. Monthly (Part A)	30th April / 31st May / 31st July / 31st August / 31st October / 30th November / 31st January / 28th or 29th February as applicable
		b. Quarterly (Part A, Part C-Consolidated Operations)	31st March / 30th June / 30th September / 31st December

Sr. No.	Name of Return	Periodicity	Reference Date
	The LR 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'.		
5	Return on Capital Adequacy-Basel-I (RCA-1)	Quarterly	31st March / 30th June / 30th September / 31st December
	RCA-1 return captures 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.		
6	Return on Interest Rate Sensitivity- (IRS)	Monthly	31st March / 30th April / 31st May / 30th June / 31st July / 31st August / 30th September / 31st October / 30th November / 31st December / 31st January / 28th or 29th February as applicable
	IRS return captures the bank's exposure to the interest rate risk, traditional gap, and duration gap analysis.		
7	Return on Large Credits (RLC)	Quarterly	31st March / 30th June / 30th September / 31st December
	Section 1 of RLC captures information of all individual borrowers (excluding other banks) having exposure exceeding 15 per cent of regulatory capital for a minimum of top 50 large borrowers. In Section 2, all borrower groups having total exposure exceeding 30 per cent of bank's regulatory capital for a minimum of top 50 large borrower groups shall be reported; Section 3 captures top 20 exposure to other banks irrespective of the percentage of such exposures to the bank's capital funds.		

Sr. No.	Name of Return	Periodicity	Reference Date
8	Central Repository of Information on Large Credits (CRILC) – SCBs	Monthly	31st March / 30th April / 31st May / 30th June / 31st July / 31st August / 30th September / 31st October / 30th November / 31st December / 31st January / 28th or 29th February as applicable
	This return captures credit information of borrowers having aggregate fund-based and non-fund-based exposure of ₹5 crore and above from the bank. In case the bank does not have any borrower with aggregate exposure of ₹5 crore and above for a reporting month, it shall submit a 'NIL' return.		
9	Red Flagged Account Return (RFA)	As and when	Detection Date
	This return contains data on RFA borrowers.		
10	Return on Defaulted Borrowers (RDB)	Weekly	Friday (or preceding working day if Friday happens to be a holiday)
	This return captures information of defaulted borrowers (Global Operations). It has two sections; reporting of borrowers defaulted during the week and reporting of borrowers moved out of default category during the week, 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 the bank does not have any large borrower with *'default move-in / move-out'* positions during the week, it shall submit a *'NIL'* return.		
11	Return on Ownership and Control (ROC)	Half-yearly	31st March / 30th September
	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 such officials are interested along with nature of interests.		
12	Return on Subsidiaries / Joint Ventures (JV) / Associates (RoS) (for banks having Subsidiaries / JV / Associates)	Half-yearly	31st March / 30th September
	The return contains information / data on financial performance, large exposure exceeding 10 per cent of bank's capital funds and ownership details of each subsidiary / joint venture / associate of the bank.		
13	Consolidated Prudential Return (CPR) (for banks having Subsidiaries / JV / Associates)	Half-yearly	31st March / 30th September

Sr. No.	Name of Return	Periodicity	Reference Date
	CPR contains consolidated prudential information at the level of the group to which the supervised bank belongs and is derived from the consolidated balance sheet and profit and loss account, prepared as per Reserve Bank of India (Small Finance Banks – Financial Statements: Presentation and Disclosures) Directions, 2025 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.		
14	Balance Sheet Analysis (BSA)	Yearly	31st March
	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, profit and loss details, interest earned, other income, interest expended and operating expenses, quantum-wise gross non-performing assets.		
15	Return on Asset Liability and Off-Balance Sheet Exposures (ALO)	Quarterly	31st March / 30th June / 30th September / 31st December
	ALO contains 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.		
16	Return on Large Exposures (RLE)	Quarterly	31st March / 30th June / 30th September / 31st December
	RLE 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 USD 5 million and above, listing of new customers having limits or outstanding of USD 1 to 5 million, and investments made during the quarter amounting to more than USD 1 million.		
17	Return on Country Exposures and Maturity (CEM)	Quarterly	31st March / 30th June / 30th September / 31st December
	CEM captures country-wise concentration of credit exposures at each overseas geography.		
18	Return on Profitability (ROP)	Quarterly	31st March / 30th June / 30th September / 31st December
	ROP captures the profitability figures for the current quarter and the cumulative position (Year to Date) of all overseas branches.		
19	Return on Connected Exposure (RCE)	Quarterly	31st March / 30th June / 30th September / 31st December

Sr. No.	Name of Return	Periodicity	Reference Date
	The return captures information on Exposures to borrowers including Exposures towards their group companies / associates / business partners / Subsidiaries, Exposures to significant shareholders and / or their 'Interests / Related Firms', and Exposures to Directors, Managers, and their interested Enterprises.		
20	Basel Liquidity Returns (BLR)	a. Monthly – BLR 1, BLR 2, BLR 4, BLR 5, and BLR 6	31st March / 30th April / 31st May / 30th June / 31st July / 31st August / 30th September / 31st October / 30th November / 31st December / 31st January / 28th or 29th February as applicable
		b. Quarterly- BLR 3 and BLR 7	31st March / 30th June / 30th September / 31st December
	BLR contains seven returns viz. BLR 1, BLR 2, BLR 3, BLR 4, BLR 5, BLR 6, and BLR 7. BLR captures data on the unencumbered High Quality Liquid Assets (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).		
21	Leverage Ratio Return (LRR)	Quarterly	31st March / 30th June / 30th September / 31st December
	LRR captures data on the key drivers of Basel - III leverage ratio.		
22	Additional Data on Loan portfolio, Branch Profile and Financial Inclusion (LBFI)	Quarterly	31st March / 30th June / 30th September / 31st December
	This return captures additional data on loan portfolio. It includes sectoral loan portfolio divided into categories such as priority sector (including Agriculture, Small and marginal farmers, Landless farmers, Sharecroppers, MFIs), other loans (including Micro and Cottage industries, Small units/ industries, Medium units / industries, Loans to traders/ professionals, Housing loans, Auto loans, Gold loans, Other loans), and non-priority sector loans.		
23	Return on Complaints (RoComp)	Quarterly	31st March / 30th June / 30th September / 31st December

Sr. No.	Name of Return	Periodicity	Reference Date
	This return collects data on customer complaints registered in the bank. 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.		
24	Monthly Return on information related to Stressed MSME Sub-ordinate Debt Scheme	Monthly	31st March / 30th April / 31st May / 30th June / 31st July / 31st August / 30th September / 31st October / 30th November / 31st December / 31st January / 28th or 29th February as applicable
	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.		
25	Return on Digital Banking Units (DBUs) (banks having DBUs)	Monthly	31st March / 30th April / 31st May / 30th June / 31st July / 31st August / 30th September / 31st October / 30th November / 31st December / 31st January / 28th or 29th February as applicable
	This return captures the status of performance of the DBUs established by the applicable banks on an aggregate level as well as detailed metrics like number of digital services offered, availability of these services, infrastructure related parameters, number and amount of transactions done through DBUs.		
26	Report on Financial Conglomerates (applicable to All Financial Conglomerates for which RBI is the Principal Regulator)	Quarterly	31st March / 30th June / 30th September / 31st December

Sr. No.	Name of Return	Periodicity	Reference Date
	FINCON return is submitted by a designated Financial Conglomerate (FC) to the Principal Regulator. It captures information on Group Structure like Specified Financial Intermediaries (SFIs), Non-specified Financial Intermediaries (NSFIs), and Non-Financial Entities (NFEs) of FC, Balance Sheet Parameters, Intra-group Transactions and Exposures (ITEs), Governance and Miscellaneous Qualitative Parameters.		
27	Half-yearly Review of Investment Portfolio Return	Half-yearly	31st March / 30th September
	This return captures information on qualitative / quantitative review of entire investment portfolio of the bank for the half-year.		
28	Daily Liquidity Data	Weekly	Friday (or preceding working day if Friday happens to be a holiday)
	This return captures daily outstanding balances in various types of deposits accounts, borrowings from RBI / market, reverse repo, intraday liquidity facility from RBI, net flows from payments and settlement systems.		
29	Financial Soundness Indicators (FSI)	Quarterly	31st March / 30th June / 30th September / 31st December
	This is a special return for furnishing consolidated FSI to International Monetary Fund (IMF). Data is compiled as per the guidelines issued by IMF, circulated to all applicable banks.		
30	Supervisory Return on Gold Metal Loans (GML)	Quarterly	31st March / 30th June / 30th September / 31st December
	This return captures information on Gold Metal Loans extended under the regulatory framework, including GMS-linked and import-linked GMLs.		
31	Fraud Monitoring Return (FMR) – SCBs	As and when a fraud is classified	Fraud Classification Date
	This return captures report on actual frauds in the bank.		
32	FMR Update Application (FUA)	On any development in fraud case	Update Date / Progress Date
	This return captures the progress report on frauds of large value, and it is to be filed as and when any development occurs in FMR - SCBs.		
33	Fraud Monitoring Return 4 (FMR4 / RBR)	Quarterly	31st March / 30th June / 30th September / 31st December
	This return captures consolidated information on dacoities / robberies / theft / burglaries in the bank.		

C. Timelines

22. The timelines for submission of returns will depend on the frequency at which the return is to be submitted, unless mentioned otherwise. The timelines are given below:

Periodicity	Reference Date	Timeline
Weekly	Every Friday (or preceding working day if Friday happens to be a holiday)	On or before Wednesday of the following week
Monthly	Last day of a calendar month	Within 15 days
Quarterly	Last day of the quarter	Within 21 days
Half-yearly	31st March / 30th September	Within 21 days
Yearly	31st March	Within 21 days

Notes:

(1) All audited returns, wherever applicable, shall be filed within five 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.

(2) All ad-hoc returns / data must be submitted within the timelines as indicated in the communication issued by RBI.

D. Exceptions

23. The timelines for submission of returns will depend on the frequency at which the return is to be submitted, except as mentioned below:

Sr. No.	Return Name	Periodicity	Reference Date	Timeline
1	Consolidated Prudential Return (CPR)	Half-yearly	31st March	(i) Provisional / unaudited data to be submitted by end-June (ii) Audited data to be submitted by end-September
			30th September	End-December
2	BLR Return (Sheets BLR 3 and BLR 7)	Quarterly	31st March / 30th June / 30th September / 31st December	15 days from Reference Date at par with other sheets of BLR return
3	Report on Financial Conglomerates	Quarterly	31st March / 30th June / 30th September / 31st December	Within 45 days
4	Half-yearly Review of Investment Portfolio	Half-yearly	31st March / 30th September	15th June / 15th December
5	Red Flagged Account Return (RFA)	As and when	Detection Date	Within Seven days

Sr. No.	Return Name	Periodicity	Reference Date	Timeline
6	Supervisory Return on Gold Metal Loans (GML)	Quarterly	31st March / 30th June / 30th September / 31st December	Within Seven days
7	Fraud Monitoring Return (FMR) – SCBs	As and when	Fraud Classification Date	Within 14 days
8	FMR Update Application (FUA)		Update Date / Progress Date	Immediate
9	Fraud Monitoring Return 4 (FMR4 / RBR)	Quarterly	31st March / 30th June / 30th September / 31st December	Within 15 days

E. Penalties

24. The bank shall furnish true and correct information in the returns prescribed in these Directions, within the stipulated timelines. In case the bank is found in violation of these Directions, RBI may take necessary action including imposition of a penalty / fine under the extant provisions of the Banking Regulation Act, 1949.

F. Other Instructions

25. Ad-Hoc / Additional Returns: RBI may introduce new returns / withdraw existing returns (both ad-hoc / regular) for submission by the bank and inform suitably.

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

Chapter IV - Repeal and Other Provisions

A. Repeal and Saving

27. With the issue of these Directions, the existing directions, instructions, and guidelines relating to Supervisory Returns as applicable to Small Finance Banks stand repealed, as communicated vide circular no. DoS.CO.PPG.66/11.01.005/2026-27 dated July 31, 2026. The directions, instructions, and guidelines repealed prior to the issuance of these directions, shall continue to remain repealed.

28. Notwithstanding such repeal, any action taken or purported to have been taken, or initiated under the repealed directions, instructions, or guidelines shall continue to be governed by the provisions thereof. All approvals or acknowledgments granted under these repealed lists shall be deemed as governed by these Directions. Further, the repeal of these directions, instructions, or guidelines shall not in any way prejudicially affect:

    (1) any right, obligation or liability acquired, accrued, or incurred thereunder;

    (2) any penalty, forfeiture, or punishment incurred in respect of any contravention committed thereunder;

    (3) any investigation, legal proceeding, or remedy in respect of any such right, privilege, obligation, liability, penalty, forfeiture, or punishment as aforesaid; and any such investigation, legal proceedings or remedy may be instituted, continued, or enforced and any such penalty, forfeiture or punishment may be imposed as if those directions, instructions, or guidelines had not been repealed.

B. Application of other laws not barred

29. The provisions of these Directions shall be in addition to, and not in derogation of the provisions of any other laws, rules, regulations or directions, for the time being in force.

C. Interpretations

30. For the purposes of giving effect to the provisions of these Directions or for removing any difficulties in their application or interpretation, RBI may, if it deems necessary, issue such clarifications as it considers appropriate in respect of any matter covered herein. The interpretation of any provision of these Directions by RBI shall be final and binding on all concerned entities.

(Dr. Vijay Singh Shekhawat)
Chief General Manager