भारतीय रिज़र्व बैंक
Reserve Bank of India

RBI/DoS/2026-27/458
DoS.CO.DSG.52/33.01.001/2026-27 July 31, 2026

Reserve Bank of India (All India Financial Institutions - Supervisory Returns) Directions, 2026

Table of Contents

पर्यवेक्षण विभाग, भारतीय रिज़र्व बैंक, केंद्रीय कार्यालय, मेकर टावर-ई, 20वीं मंजिल, कफ परेड, कोलाबा, मुंबई-400 005
दूरभाष: 022-6989 2053 ई-मेल: dsgdosco.rs@rbi.org.in

Department of Supervision, Reserve Bank of India, Central Office, Maker Tower-E, 20th floor, Cuffe Parade, Colaba, Mumbai- 400 005
Tel: 022-6989 2053 Email: dsgdosco.rs@rbi.org.in

In exercise of powers conferred under extant provisions of Chapter III-B of 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 (All India Financial Institutions - Supervisory Returns) Directions, 2026.

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

B. Applicability

3. These Directions shall be applicable to All India Financial Institutions namely Export-Import Bank of India ('EXIM Bank'), National Bank for Agriculture and Rural Development ('NABARD'), Small Industries Development Bank of India ('SIDBI'), National Housing Bank (NHB), and National Bank for Financing Infrastructure and Development ('NaBFID'), (hereinafter collectively referred to as 'AIFIs' and individually as 'AIFI').

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 AIFI 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 AIFI'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 AIFI 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 AIFI 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 AIFI 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 AIFI'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 AIFI's data reporting policies.

13. The AIFI 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 AIFI should be able to generate subsets of data based on scenarios requested by the Supervisors. For example, the AIFI 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 AIFI's own sources, including accounting data where appropriate, to ensure accuracy, consistency, and completeness of the same.

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

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

17. The AIFI 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 AIFI. The AIFI 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 AIFI), unless prescribed to be submitted in such format. As a contingency measure, in case of non-availability of online portals, the AIFI may be advised to submit the returns through email. However, the AIFI 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 AIFI 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 AIFI 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 AIFI shall report data on its domestic and overseas operations, wherever applicable.

B. List of Applicable Returns

21. The AIFI 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	Report on Asset Liability and off-Balance Sheet Exposures (ALE-FI)	Quarterly	31st March / 30th June /

Sr. No.	Name of Return	Periodicity	Reference Date
	This return contains information on assets and liabilities of the AIFI 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.		30th September / 31st December
2	Return on Capital Adequacy - Basel-III - (RCA-III-FI) (Standalone, Consolidated for AIFIs having subsidiaries)		
	This return contains information on computation of capital base, computation of risk weighted assets and risk-based capital as per BASEL - III Capital Adequacy Framework.		
3	Return on Operating Results (ROR-FI)		
	This return contains information on operating results of the AIFI. It has income, expenses, earnings before provisions and taxes, net profit and retained earnings for domestic, overseas and global operations.		
4	Return on Asset Quality (RAQ-FI)		
	This return contains information on asset quality of the AIFI. It includes portfolio analysis (gross loans and 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-Statutory Liquidity Ratio (Non-SLR) securities, exposure to Micro-Finance Institutions (MFIs) and Self-Help Groups (SHGs), country risk, and sensitive sector details.		
5	Return on Large Credits (RLC-FI)		
	This return contains information on large credits given by the AIFI. It includes details of exposure to large individual borrowers, large group borrowers and top 20 exposures in its global operations.		
6	Return on Ownership and Control (ROC-FI)		
	This return contains information on ownership and control of the AIFI such as ownership pattern, board of directors / key executive officers and particulars of auditors.		
7	Return on Connected Lending (RCL-FI)		

Sr. No.	Name of Return	Periodicity	Reference Date
	This return contains information on exposures to borrowers including 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.		
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 contains credit information of borrowers having aggregate fund-based and non-fund-based exposure of ₹5 crore and above from the AIFI. In case the AIFI 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 information on RFA borrowers.		
10	Return on Defaulted Borrowers (RDB)	Weekly	Friday (or preceding working day if Friday happens to be a holiday)
	This return contains 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 AIFI does not have any large borrower with *'default move-in / move-out'* positions during the week, it shall submit a *'NIL'* return.		
11	Large Exposure Framework Return (LEF)-FI	Quarterly	31st March / 30th June / 30th September / 31st December
	This return contains information on the AIFI's 20 largest exposures to counterparties, exposure with values equal to or above 10 per cent of Tier 1 Capital, AIFI's other exposures and exempted exposures.		
12	Consolidated Prudential Return (CPR)-FI (for AIFIs having subsidiaries)	Half-yearly	31st March / 30th September
	This return contains consolidated balance sheet, consolidated profit and loss account, and select data on financial / risk profile of the consolidated AIFI.		

Sr. No.	Name of Return	Periodicity	Reference Date
13	Financial Soundness Indicators (FSI)	Quarterly	31^{st} March / 30^{th} June / 30^{th} September / 31^{st} 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 AIFIs.		
14	Fraud Monitoring Return (FMR) – SCBs	As and when a fraud is classified	Fraud Classification Date
	This return captures report on actual frauds in the AIFI.		
15	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.		
16	Fraud Monitoring Return 4 (FMR4 / RBR)	Quarterly	31^{st} March / 30^{th} June / 30^{th} September / 31^{st} December
	This return captures consolidated information on dacoities / robberies / theft / burglaries in the AIFI.		
17	Vigilance Monitoring Return - I (VMR-I)	Quarterly	31^{st} March / 30^{th} June / 30^{th} September / 31^{st} December
	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.		

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	31^{st} March / 30^{th} September	Within 21 days
Yearly	31^{st} 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)-FI (for AIFIs having subsidiaries)	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	Red Flagged Account Return (RFA)	As and when	Detection Date	Within Seven days
3	Fraud Monitoring Return (FMR) – SCBs	As and when	Fraud Classification Date	Within 14 days
4	FMR Update Application (FUA)		Update Date / Progress Date	Immediate
5	Fraud Monitoring Return 4 (FMR4 / RBR)	Quarterly	31st March / 30th June / 30th September / 31st December	Within 15 days
6	Vigilance Monitoring Return - I (VMR-I)			

E. Penalties

24. The AIFI shall furnish true and correct information in the returns prescribed in these Directions, within the stipulated timelines. In case the AIFI is found in

violation of these Directions, RBI may take necessary action including imposition of a penalty / fine under the extant provisions of the Reserve Bank of India Act, 1934.

F. Other Instructions

25. Ad-Hoc / Additional Returns: RBI may introduce new returns / withdraw existing returns (both ad-hoc / regular) for submission by the AIFI 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 All India Financial Institutions 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