

NBFC Compliance Checklist

Banking, Finance & Fintech

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This guide explains what the tool produces, how to use the output, and what to watch for. The actual output (draft/report) is generated on the tool page.

Background

Builds an NBFC compliance checklist — capital adequacy, asset classification and provisioning, exposure norms, fair practices, KYC and AML, RBI returns, governance and the scale-based regulation layer — with the key periodic returns. Use this as your standing compliance rulebook. For the RBI returns calendar specifically use the RBI Returns & Reporting Guide.

Purpose of this tool & output

Meet RBI prudential and reporting norms

How the output is used

Use the checklist to meet RBI prudential and reporting norms as an NBFC.

Who receives it

The Reserve Bank of India (RBI).

How to submit / file it

Maintain the prudential norms (capital, provisioning, exposure) and file the periodic returns on the RBI portal.

Fees & charges

No separate fee for compliance; audit/certification costs apply.

Who should vet it

An NBFC compliance consultant/CA.

Important cautions

AI-generated checklist; follow current RBI NBFC regulations and scale-based framework.

Companion documents

- NBFC Setup Guide
- Digital Lending Compliance Guide
- Fair Practices Code Builder
- Co-Lending / Partnership Model
- Fintech Partnership Agreement
- Loan Product Designer

This is AI-assisted guidance. Verify with a qualified professional before any binding decision. Fees, authorities and processes vary by state and change over time — confirm with your state authority.