

NBFC Setup Guide

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

Explains NBFC setup and registration in India at a practical level — the types, RBI registration, minimum net owned funds, fit-and-proper criteria, the setup steps (company, capital, RBI application, systems) and the ongoing prudential norms and governance. Use this to understand what running an NBFC takes. For the standing compliance list once registered use the NBFC Compliance Checklist.

Purpose of this tool & output

Understand what it takes to run an NBFC

How the output is used

Use the guide to understand what it takes to run an NBFC and to get the RBI Certificate of Registration.

Who receives it

The Reserve Bank of India (RBI) — Certificate of Registration under section 45-IA of the RBI Act.

How to submit / file it

Apply on the RBI COSMOS/PRAVAAH portal with the minimum Net Owned Fund, fit-and-proper promoters and business plan; RBI scrutiny follows.

Fees & charges

As prescribed by RBI; the main requirement is the minimum Net Owned Fund (in crores).

Who should vet it

An NBFC/RBI-registration consultant and a CA.

Important cautions

AI-generated guide; NBFC registration is a detailed RBI process, engage professionals.

Companion documents

- NBFC Compliance Checklist
- 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.