

RBI Returns & Reporting 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 the key RBI returns and reporting for an NBFC or lender — which returns apply, their frequency and purpose, a reporting cadence, and the consequences of delay. Use this to build a returns calendar. For a full multi-regulator filing calendar use the Regulatory Compliance Calendar.

Purpose of this tool & output

File regulatory returns on time

How the output is used

Use the guide to file RBI regulatory returns on time and to avoid penalties for delay.

Who receives it

The Reserve Bank of India (RBI).

How to submit / file it

File the applicable returns (on COSMOS/XBRL as prescribed for your category) by the due dates.

Fees & charges

No filing fee; interest/penalty applies on delay.

Who should vet it

An NBFC compliance consultant/CA.

Important cautions

AI-generated guide; confirm exact returns applicable to your entity with current RBI directions.

Companion documents

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

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.