Sr. No.	Name of Return	Periodicity	Reference Date	Applicability
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	All banks
		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. Monthly: Section-9 of the return only	30th April / 31st May / 31st July / 31st August / 31st October / 30th November / 31st January / 28th or 29th February as applicable	All banks
		b. Quarterly	30th June / 30th September / 31st December	
		c. 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	All banks
	ROR contains data on quarterly reporting of profit and loss statement, with granular break up of interest income and interest expenses.			
4	Risk Based Supervision Return (RBS)	Quarterly	31st March / 30th June / 30th September / 31st December	All banks

Sr. No.	Name of Return	Periodicity	Reference Date	Applicability
	RBS return captures information on rating-wise distribution of standard advances, rating-wise distribution of non-Statutory Liquidity Ratio investments, sale of loans and securitisation, credit card business carried out by the bank or through its subsidiaries, housing finance and infrastructure finance.			
5	Liquidity Return (LR)	a. Fortnightly (Part A)	15th March/ 15th April/ 15th May/ 15th June/ 15th July/ 15th August/ 15th September/ 15th October/ 15th November/ 15th December/ 15th January/ 15th February	All banks
		b. Monthly (Part A and Part B)	30th April / 31st May / 31st July / 31st August / 31st October / 30th November / 31st January / 28th or 29th February as applicable	
		c. Quarterly (Part A, Part B, and Part C)	31st March / 30th June / 30th September / 31st December	
	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'.			
6	Return on Capital Adequacy-III (RCA - III)	Quarterly	31st March / 30th June / 30th September / 31st December	All banks
	RCA-III contains data on computation of capital base, computation of risk weighted assets, and risk-based capital as per BASEL - III Capital Adequacy Framework.			

Sr. No.	Name of Return	Periodicity	Reference Date	Applicability
7	Return on Interest Rate Sensitivity- (IRS)	Monthly	31^{st} March / 30^{th} April / 31^{st} May / 30^{th} June / 31^{st} July / 31^{st} August / 30^{th} September / 31^{st} October / 30^{th} November / 31^{st} December / 31^{st} January / 28^{th} or 29^{th} February as applicable	All banks
	IRS return captures the bank's exposure to the interest rate risk, traditional gap, and duration gap analysis.			
8	Return on Large Credits (RLC)	Quarterly	31^{st} March / 30^{th} June / 30^{th} September / 31^{st} December	All banks
	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.			
9	Central Repository of Information on Large Credits (CRILC) – SCBs	Monthly	31^{st} March / 30^{th} April / 31^{st} May / 30^{th} June / 31^{st} July / 31^{st} August / 30^{th} September / 31^{st} October / 30^{th} November / 31^{st} December / 31^{st} January / 28^{th} or 29^{th} February as applicable	All banks
	CRILC 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.			

Sr. No.	Name of Return	Periodicity	Reference Date	Applicability
10	Red Flagged Account Return (RFA)	As and when	Detection Date	All banks
	This return contains data on RFA borrowers.			
11	Return on Defaulted Borrowers (RDB)	Weekly	Friday (or preceding working day if Friday happens to be a holiday)	All banks
	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.			
12	Return on Ownership and Control (ROC)	Half-yearly	31st March / 30th September	Public Sector Banks (PSBs) and Private Sector Banks (PVBs): entire return. Foreign Banks (FBs): Only Section 2 - part c and part d
	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.			
13	Return on Subsidiaries / Joint Ventures (JV) / Associates (RoS)	Half-yearly	31st March / 30th September	Banks having Subsidiaries / JV / Associates
	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.			
14	Consolidated Prudential Return (CPR)	Half-yearly	31st March / 30th September	Banks having Subsidiaries / JV / Associates

Sr. No.	Name of Return	Periodicity	Reference Date	Applicability
	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 (Commercial 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. Investment in Regional Rural Banks (RRBs) sponsored by the bank shall be treated as per Reserve Bank of India (Commercial Banks – Financial Statements: Presentation and Disclosures) Directions, 2025.			
15	Balance Sheet Analysis (BSA)	Yearly	31st March	All banks
	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.			
16	Return on Asset Liability and Off-Balance Sheet Exposures (ALO)	Quarterly	31st March / 30th June / 30th September / 31st December	PSBs and PVBs having overseas operations
	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.			
17	Return on Large Exposures (RLE)	Quarterly	31st March / 30th June / 30th September / 31st December	PSBs and PVBs having overseas operations
	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.			
18	Return on Country Exposures and Maturity (CEM)	Quarterly	31st March / 30th June / 30th September / 31st December	PSBs and PVBs having overseas operations
	CEM captures country-wise concentration of credit exposures at each overseas geography.			
19	Return on Profitability (ROP)	Quarterly	31st March / 30th June / 30th September / 31st December	PSBs and PVBs having overseas operations

Sr. No.	Name of Return	Periodicity	Reference Date	Applicability
	ROP captures the profitability figures for the current quarter and the cumulative position (Year to Date) of all overseas branches.			
20	Equity Investment in Capital Market	Weekly	Friday (or preceding working day if Friday happens to be a holiday)	AXIS Bank, Bank of Baroda, Bank of India, Canara Bank, HDFC Bank, ICICI Bank, Indian Overseas Bank, J&K Bank, Punjab National Bank, State Bank of India, Union Bank of India only
	This return is submitted by select banks on a weekly basis to report the amount of equities purchased from or sold in the capital market during the relevant week.			
21	Return on Connected Exposure (RCE)	Quarterly	31st March / 30th June / 30th September / 31st December	All banks
	The return captures 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.			
22	Leverage Ratio Return (LRR)	Quarterly	31st March / 30th June / 30th September / 31st December	All banks
	LRR captures data on the key drivers of Basel III leverage ratio.			
23	Large Exposure Framework Return (LEF)	Quarterly	31st March / 30th June / 30th September / 31st December	All banks
	LEF return captures details about the bank's 20 largest exposures to counterparties, exposure with values equal to or above 10 per cent of Tier 1 Capital, bank's other exposures and exempted exposures.			

Sr. No.	Name of Return	Periodicity	Reference Date	Applicability
24	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	All banks
		b. Quarterly - BLR 3 and BLR 7	31st March / 30th June / 30th September / 31st December	All banks
	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).			
25	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	All banks
	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.			

Sr. No.	Name of Return	Periodicity	Reference Date	Applicability
26	Report on Financial Conglomerates (FINCON)	Quarterly	31st March / 30th June / 30th September / 31st December	All Financial Conglomerates for which RBI is the Principal Regulator
	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	All banks
	This return captures information on qualitative / quantitative review of entire investment portfolio of the bank for the half-year.			
28	Allocation of Branches to Statutory Branch Auditors (SBAs)	Yearly	31st March	PSBs only
	PSBs are required to upload the details of branches allocated to their SBAs, on an annual basis, in the Auditor Allocation System (AAS) application maintained by RBI.			
29	Return on Digital Banking Units (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	Banks having DBUs
	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.			
30	Daily Liquidity Data	Weekly	Friday (or preceding working day if Friday happens to be a holiday)	PSBs, PVBs, and select FBs

Sr. No.	Name of Return	Periodicity	Reference Date	Applicability
	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.			
31	Financial Soundness Indicators (FSI)	Quarterly	31st March / 30th June / 30th September / 31st December	PSBs and PVBs
	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.			
32	Supervisory Return on Gold Metal Loans (GML)	Quarterly	31st March / 30th June / 30th September / 31st December	All banks
	This return captures information on Gold Metal Loans extended under the regulatory framework, including GMS-linked and import-linked GMLs.			
33	Fraud Monitoring Return (FMR) – SCBs	As and when a fraud is classified	Fraud Classification Date	All banks
	This return captures report on actual frauds in the bank.			
34	FMR Update Application (FUA)	On any development in fraud case	Update Date / Progress Date	All banks
	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.			
35	Fraud Monitoring Return 4 (FMR4 / RBR)	Quarterly	31st March / 30th June / 30th September / 31st December	All banks
	This return captures consolidated information on dacoities / robberies / theft / burglaries in the bank.			
36	Vigilance Monitoring Return - I (VMR-I)	Quarterly	31st March / 30th June / 30th September / 31st December	PSBs
	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.			
37	Vigilance Monitoring Return - II (VMR- II)	Quarterly	31st March / 30th June / 30th September / 31st December	PSBs