

मौजूदा परिपत्रों/निदेशों में परिवर्तनों का सारांश

The revisions made under this Directions are summarised below:

I. Changes in instructions for Commercial Banks

Return Name	Existing guidelines	Revised guidelines
All Audited Returns	Within 7 days from the date of completion of statutory audit of books of accounts.	Within 5 working days from the date of signing of the Auditor's report in terms of section 134 of the Companies Act, 2013.
Balance Sheet Analysis (BSA) – Annual Return	For Audited Return - Immediately on completion of statutory audit of books of accounts.	For Audited Return - Within 5 working days from the date of signing of the Auditor's report in terms of section 134 of the Companies Act, 2013.
Interest Rate Sensitivity Return (IRS)	Returns for the quarter ending months i.e., June, September, December and March may be submitted within in 21 days.	Returns for all the months shall be submitted within 15 days.
Allocation of branches to Statutory Branch Auditors (SBAs) by Public Sector Banks (PSBs)	The timelines are specified every year. Confidential Letter on Appointment of SBAs is issued by the RBI to each PSB separately.	One month for the banks to update the allocated branches online in the AAS system of the RBI from the date of the appointment of SBAs.
Half yearly/ Quarterly Review of Accounts of Public Sector Banks – Review Report by Statutory Central Auditors (SCAs)	As and when provided by SCAs.	Within 21 days (inclusive) from the date of receipt of the report from the SCAs in the matter.
Half yearly/ Quarterly Review of Accounts of Public Sector Banks – Review of Accounts	As and when provided by SCAs.	Within 21 days (inclusive) from the date of receipt of the report from the SCAs in the matter.
Local Area Banks (LABs) - Designating officials responsible	'Two senior officials may be designated who would be responsible for the correct compilation and timely submission	LABs shall nominate a senior officer (of rank of General Manager or equivalent) to coordinate the compilation of the data and to be

Return Name	Existing guidelines	Revised guidelines
for correct and timely submission of data	of the returns and who would be fully responsible for the information furnished therein.'	responsible to the Reserve Bank for submission of the returns in time.

II. Changes in instructions for UCBs

Return Name	Existing guidelines	Revised Guideline
Form B	Return to be submitted on all Reporting Fridays as per applicable RBI Calendar and on last Friday of the Calendar Month.	Return to be submitted on all Reporting Friday as per applicable RBI Calendar, last Friday of the Calendar Month, and on 31 st March.
ALM 2 and ALM 3 (Fortnightly)	10 days for Scheduled UCBs for ALM3 return, no prescribed timeline for returns submission	Return to be submitted within 7 days from the Reference date
OSS 1, OSS 2, OSS 3, OSS 4, OSS 5, OSS 6, OSS 7, OSS 8, PSA, MIS, FORM VI, CRILC (UCBs)	Timeline for returns submission - 30 days from the Reference Date	Return to be submitted within 21 days from the Reference Date
Form Advances and Investment,	Timeline for returns submission – 15 days from the Reference Date	Return to be submitted within 21 days from the Reference Date
Form II	Timeline for returns submission - 20 days from the Reference Date	Return to be submitted within 15 days from the Reference Date

III. A. Changes in instructions for NBFCs

Return Name	Existing Timelines	Revised Timelines
DNBS01, DNBS03, DNBS4A, DNBS07, DNBS11, DNBS12, DNBS13, and DNBS14	Within 15 days from the Reference Date	Within 21 days from the Reference Date
DNBS02	Frequency - Annual	Frequency - Quarterly

Return Name	Existing Timelines	Revised Timelines
	Timeline - Within 60 days from Reference Date	Timeline - Within 21 days from Reference Date
DNBS4B	Within 10 days from the Reference Date	Within 15 days from the Reference Date
DNBS08 - CRILC (Main)	Within 21 days from the Reference Date	Within 15 days from the Reference Date

III. B. Changes in NBFCs' Returns applicability as per Scale Based Regulations (SBR)

As per RBI's notification DoR. FIN. REC. No. 45/ 03.10.119/ 2023-24 dated October 19, 2023 (Master Direction – Reserve Bank of India (Non-Banking Financial Company – Scale Based Regulation) Directions, 2023, the Regulatory structure for NBFCs shall comprise of four layers. Accordingly, the schedule of returns for NBFCs has been revised to reflect the applicability as per these four layers and the revised framework. The revised applicability is reflected in Annex III of this Direction.