



Supervisory Data Quality Index for Scheduled Commercial Banks

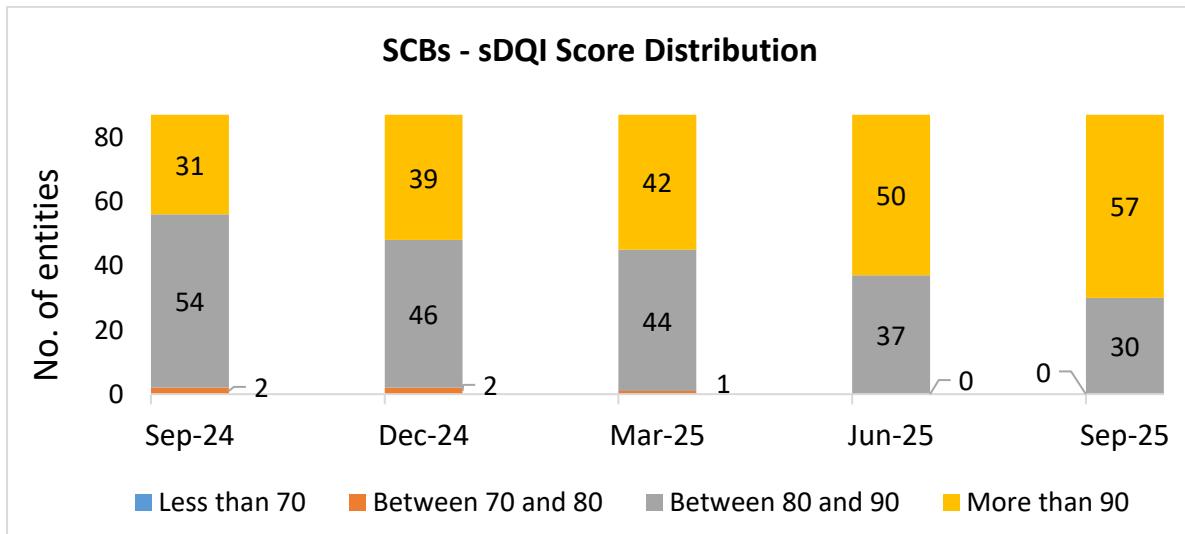
(September 2025)

The Reserve Bank of India (RBI) has created a Supervisory Data Quality Index (sDQI) that measures data quality in terms of the Accuracy, Timeliness, Completeness and Consistency in the submission of returns. The objective of sDQI is to assess the adherence to the principles enunciated in the [Master Direction on Filing of Supervisory Returns 2024](#). The sDQI score of Scheduled Commercial Banks (SCBs) has improved in September 2025 as compared to June 2025.

Trends in sDQI Scores of SCBs

Bank Group	June 2025					September 2025				
	Accuracy	Completeness	Timeliness	Consistency	sDQI Score	Accuracy	Completeness	Timeliness	Consistency	sDQI Score
Scheduled Commercial Banks	87.1	96.2	90.5	85.8	89.9	86.8	96.1	93.5	86.4	90.7
Public Sector Banks	86.7	100.0	88.3	84.9	90.0	86.1	99.4	93.4	85.6	91.1
Private Sector Banks	88.0	99.0	87.2	85.8	90.0	86.5	98.0	91.1	86.9	90.6
Foreign Banks	87.3	93.0	92.3	86.1	89.7	87.3	93.2	94.6	86.5	90.4
Small Finance Banks	85.4	99.2	92.1	85.9	90.7	86.2	100.0	93.5	86.1	91.5

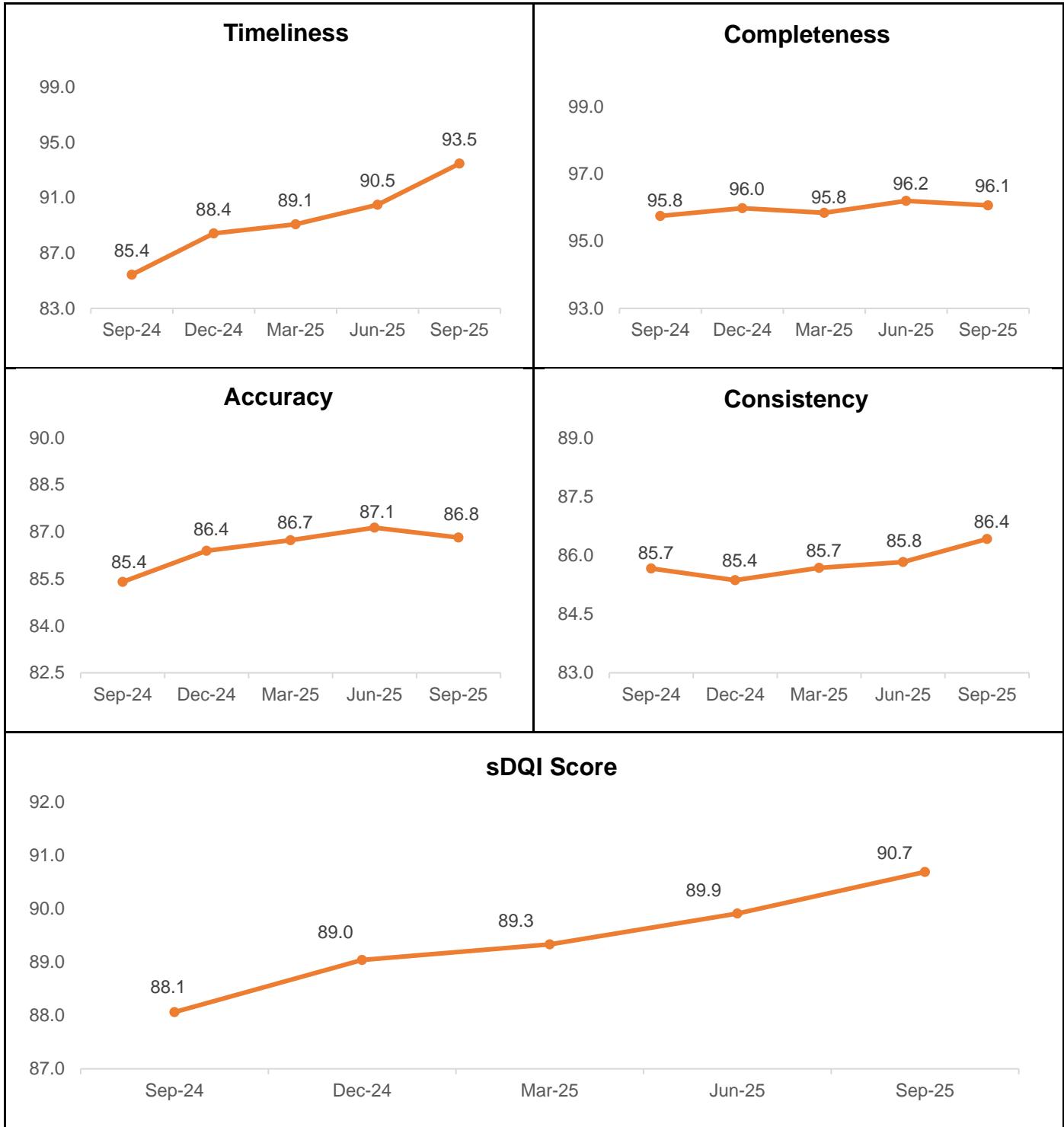
The distribution of the Overall sDQI Scores for all SCBs upto the quarter ended September 2025 is given below. In September 2025, no entity scored below 80.



Interpretation of scores

Less than 70	Between 70 and 80	Between 80 and 90	More than 90
Major Concerns	Needs Improvement	Acceptable	Good

The trends in the parameters and in overall sDQI scores for SCBs is shown below.



The sDQI for SCBs covers 87 SCBs and their key returns (viz. Return on Asset Liability and Off-Balance Sheet Exposures (ALE), Return on Asset Quality (RAQ), Return on Operating Results (ROR), Risk Based Supervision Return (RBS), Liquidity Return (LR), Return on Capital Adequacy (RCA), Central Repository of Information on Large Credits (CRLC) – Main).

The broad methodological paper for sDQI is [Annexed](#).