



Siddhant Dhyani & Associates
Practicing Company Secretaries

NBFC Returns



About Us

Siddhant Dhyani & Associates (“SDA”) is a firm of Company Secretaries based out of Delhi specialising in providing corporate secretarial compliance and advisory services in relation to Corporate Laws & Listing Regulations.

We are a team of professionals with extensive experience across various domains of corporate secretarial and listing laws. With the vision and mission of providing the highest quality of unmatched client experience, our firm provides all kinds of corporate secretarial compliance services ranging from incorporation, due diligence, transaction advisory, compliance health checks, remedial services, compliance retainer services and representation services to Companies, Limited Liability Partnerships (LLP’s), Foreign entities, Startups & other forms of business organisation in India.



Simplifying Compliance

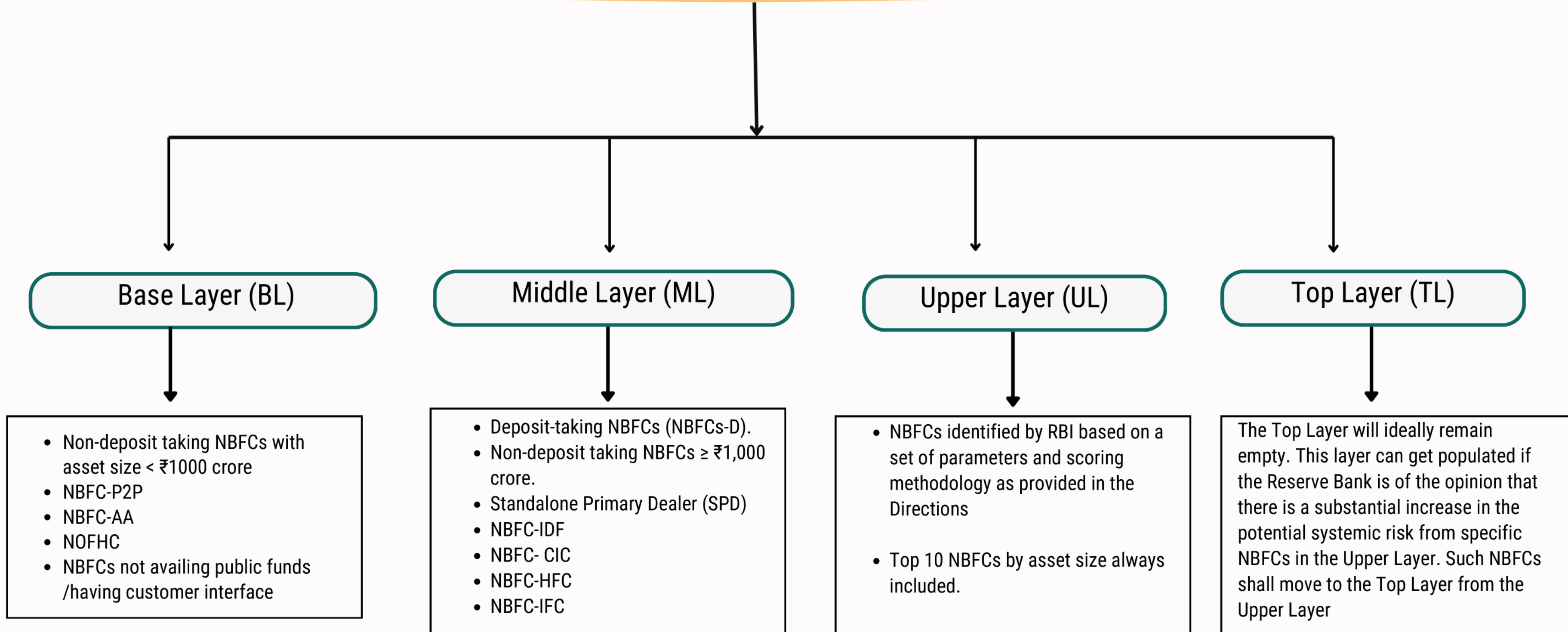


Introduction

Non-Banking Financial Companies (NBFCs) form a vital pillar of the Indian financial ecosystem, offering credit, investment opportunities, and financial solutions across diverse sectors of the economy. Regulated primarily by the Reserve Bank of India (RBI), NBFCs operate under a stringent regulatory framework designed to uphold transparency, ensure financial stability, and protect investors. This resource of SDA provides an in-depth exploration on the statutory returns mandated for NBFCs, detailing the key filings required to comply with the RBI's regulatory norms.



Types of NBFCs



Returns

Return	Periodicity	Reference Date	Applicability i.e. Type of NBFC
DNBS-01 (Important Financial Parameters)	Quarterly	31st March/ 30th June/ 30th September/ 31st December	<ul style="list-style-type: none"> NBFC - Upper Layer (NBFC-UL) NBFC - Middle Layer (NBFC-ML) [Except NBFC Core Investment Companies (CICs)]
DNBS-02 (Important Financial Parameters)	Quarterly	31st March/ 30th June/ 30th September/ 31st December	<ul style="list-style-type: none"> NBFC - Base Layer (NBFC-BL) [Except Peer-to-Peer Lending platform Companies (NBFC-P2Ps)]
DNBS-03 (Important Prudential Parameters)	Quarterly	31st March/ 30th June/ 30th September/ 31st December	<ul style="list-style-type: none"> NBFC-UL NBFC-ML [Except NBFC-CICs]
DNBS-04A [Short Term Dynamic Liquidity (STD L)]	Quarterly	31st March/ 30th June/ 30th September/ 31st December	<ul style="list-style-type: none"> NBFC-UL NBFC-ML [Except Standalone Primary Dealers (SPDs)] NBFC-BL- Asset Size \geq 100 Cr (Solely or at Group level)

Returns

Return	Periodicity	Reference Date	Applicability i.e. Type of NBFC
DNBS-04A [Short Term Dynamic Liquidity (STDL)]- <i>Continued</i>	Quarterly	31st March/ 30th June/ 30th September/ 31st December	Except: <ul style="list-style-type: none"> • Type-I NBFCs • Non-Operative Financial Holding Companies (NOFHCs), • NBFC-P2Ps, • NBCF- Account Aggregator (AAs) • NBFC- Mortgage Guarantee Companies (NBFC-MGC)
DNBS-04B [Structural Liquidity & Interest Rate Sensitivity (SLIRS)]	Monthly	By the end of every month	Same as DNBS-04A
DNBS-07 - ARCs (Important Financial Parameters)	Quarterly	31st March/ 30th June/ 30th September/ 31st December	Asset Reconstruction Companies (ARCs)
DNBS-08 [Central Repository of Information on Large Credits (CRILC) -Main (NBFCs)]	Monthly	By the end of every month	<ul style="list-style-type: none"> • NBFC-UL • NBFC-ML (Except NBFC-CICs) • NBFC-BL which are NBFC-ICC, NBFC-MFI & NBFC-Factor with Asset Size ≥ 500 Cr (Solely or at Group level)

Return	Periodicity	Reference Date	Applicability i.e. Type of NBFC
DNBS-09 (CRILC Weekly – RDB return) - Default Move in- Move out position reporting	Weekly	Friday of the Week	Same as DNBS-08
DNBS-10 [Statutory Auditor Certificate (SAC)]	Annually	31st December	All NBFCs and ARCs
DNBS-11 (Important Financial Parameters)	Quarterly	31st March/ 30th June/ 30th September/ 31st December	NBFC-CICs
DNBS-12 (Important Prudential Parameters)	Quarterly	31st March/ 30th June/ 30th September/ 31st December	NBFC-CICs
DNBS-13 (Overseas Investment Details)	Quarterly	31st March/ 30th June/ 30th September/ 31st December	All NBFCs
DNBS-14 (Important Financial & Prudential Parameters)	Quarterly	31st March/ 30th June/ 30th September/ 31st December	NBFCs-P2P

Return	Periodicity	Reference Date	Applicability i.e. Type of NBFC
Form-A Certificate [Information to be submitted by the NBFCs regarding appointment of Statutory Central Auditor (SCA)/Statutory Auditor (SA)]	Annual	31st March	All NBFCs
FSI (Financial Soundness Indicators)	Quarterly	31st March/ 30th June/ 30th September/ 31st December	All NBFCs & ARCs
FMR-I (Report on Actual or Suspected Frauds)	As and when	As and when the fraud is detected	<ul style="list-style-type: none"> NBFC-UL NBFC-ML (Except NBFC-CICs) NBFC-BL which are NBFC-ICC, NBFC-MFI & NBFC-Factor with Asset Size \geq 500 Cr
FMR-III (Update of Form FMR-I)	As and when	As and when any development occurs in FMR-1 details	Same as FMR-I
FMR - IV (Report on Dacoities / Robberies / Theft / Burglaries)	Quarterly	31st March/ 30th June/ 30th September/ 31st December	Same as FMR-I



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THANK YOU



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DISCLAIMER:

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