



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA
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RBI/2026-27/250
CO.FIDD.FSD.No.S544/05-10-001/2026-27

September 02, 2026

The Chief Executive Officer / Managing Director
All Scheduled Commercial Banks (including Regional Rural Banks and Small Finance Banks)
All Local Area Banks/ Urban Cooperative Banks/ Rural Cooperative Banks/ Non-Banking Financial Companies / AIFIs

Madam / Dear Sir,

Relief Measures in Areas Affected by Natural Calamities - Reporting through Centralised Information Management System (CIMS) Portal - Introduction of Half-Yearly Return

The regulatory framework governing the relief measures to be extended by the Regulated Entities (REs) in areas affected by natural calamities has been revised vide the amendment directions on Resolution of Stressed Assets dated April 29, 2026 ([list enclosed](#)), which came into effect from July 1, 2026.

2. These directions require REs to submit data relating to relief measures extended in areas affected by natural calamities through the CIMS portal on a half-yearly basis. Accordingly, in order to align the existing reporting mechanism with the revised regulatory framework, REs shall furnish the required information in the [revised reporting](#) format through the CIMS portal.

3. The return shall be submitted within 30 days from the end of each half-year, i.e., by October 30 for the half-year ending September 30, and by April 30 for the half-year ending March 31.

4. REs shall ensure that the information submitted through the CIMS portal is accurate, complete, and duly validated. Appropriate internal systems and processes may be

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हिंदी आसान है, इसका प्रयोग बढ़ाइए।

"चेतावनी: मेल रिज़र्व बैंक-द्वारा डाक, एसएमएस या फोन कॉल के जरिए किसी की भी व्यक्तिगत जानकारी जैसे बैंक के खाते का ब्याँरा, पासवर्ड आदि नहीं मांगी जाती है। यह धन रखने या देने का प्रस्ताव भी नहीं करता है। ऐसे प्रस्तावों का किसी भी तरीके से जवाब मत दीजिए।"

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established to facilitate timely collection, verification, consolidation, and submission of the required information.

5. Further, the existing monthly return which was applicable to all Scheduled Commercial Banks (including Small Finance Banks and excluding Regional Rural Banks) on relief measures extended in areas affected by natural calamities stands discontinued with effect from July 1, 2026.

Yours sincerely,

(R Giridharan)
Chief General Manager



The detailed guidelines on the Amendments Directions on Resolution of Stressed Assets with respect to Relief Measures by Banks in Areas affected by Natural Calamities may be accessed through the following links:

Reserve Bank of India (All India Financial Institutions – Resolution of Stressed Assets) Amendment Directions, 2026	479 kb
Reserve Bank of India (Non-Banking Financial Companies – Resolution of Stressed Assets) Amendment Directions, 2026	437 kb
Reserve Bank of India (Rural Cooperative Banks – Resolution of Stressed Assets) Amendment Directions, 2026	467 kb
Reserve Bank of India (Regional Rural Banks – Resolution of Stressed Assets) Amendment Directions, 2026	463 kb
Reserve Bank of India (Urban Cooperative Banks – Resolution of Stressed Assets) Second Amendment Directions, 2026	436 kb
Reserve Bank of India (Local Area Banks – Resolution of Stressed Assets) Amendment Directions, 2026	467 kb
Reserve Bank of India (Small Finance Banks – Resolution of Stressed Assets) Amendment Directions, 2026	467 kb
Reserve Bank of India (Commercial Banks – Resolution of Stressed Assets) Second Amendment Directions, 2026	443 kb