Reports

Oracle FLEXCUBE Universal Banking

Release 11.6.0.0.0

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FINANCIAL SERVICES

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1. About this Manual

1.1 Introduction

This manual lists the details of various reports that you can generate for all the modules of Oracle FLEXCUBE.

1.2 Audience

This manual is intended for the Customer Service Representatives (CSRs) and staff in charge of retrieving information for the various transactions processed in your bank.

1.3 Organization

This manual is organized into the following chapters:

Chapter 1	*About this Manual* gives information on the intended audience. It also lists the various chapters covered in this User Manual.
Chapter 2	*Retrieving Information in Oracle FLEXCUBE* explains how reports can be generated for different modules.
Chapter 3	*Reports Batch* explains the maintenance of reports pertaining to a particular branch.
Chapter 4	*RBI Regulatory Reports* gives details of the submission of returns by commercial banks to the Reserve Bank
Chapter 5	*Annexure A – User Defined Fields and Data Elements* gives the details of the UDF values for pertaining to RBI Regulatory Reports

1.4 Conventions Used in this Manual

Important information is preceded with the symbol.

1.5 Glossary of Icons

This User Manual may refer to all or some of the following icons.

Icons	Function
	Exit
	Add row
	Delete row

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Icons	Function
	Option List

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2. Retrieving Information in Oracle FLEXCUBE

2.1 Introduction

During the day, or at the end of the day, you may want to retrieve information on any of the several operations that were performed during the day in your bank. You can generate this information in the form of reports in Oracle FLEXCUBE.

For every module you can generate reports, which give you data about the various events in the life of a specific contract, or across contracts, at a specific point in time. You can have analysis reports, daily reports, exception reports (reports on events that ought to have taken place on the contract but have not, due to various reasons), history reports and so on. A set of report formats is pre-defined for every module.

2.1.1 Generating reports

From the Application Browser, select the **Report** option. The system displays a list of all the modules to which you have access rights. Each module contains a list of all reports that you can access. Select the report that you want to generate. The system displays a screen where you can set the filters for the reports to be generated.

Set the filters and click 'OK' button to generate the report. To cancel the operation, click 'Exit' button.

2.1.2 Specifying the Output of a Report

You can set your preferences as to the output of a report. The Print Options screen.
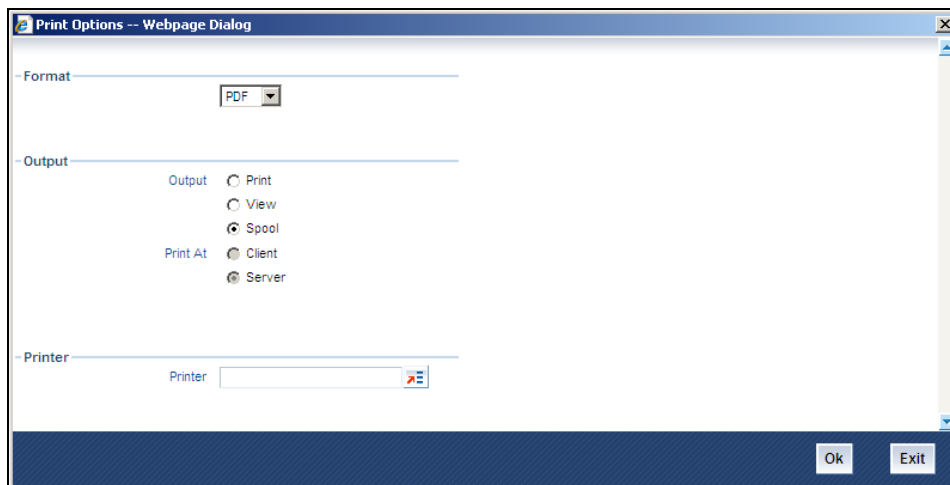
In Oracle FLEXCUBE, you may generate a report in three formats:

- HTML
- RTF
- PDF
- Excel

Output

You can direct a report to one of the following destinations:

- The printer
- On-line
- Stored as spool files and printed later using the spool

The reports that have been spooled can be printed or viewed through the Reports Browser screen. The Reports Browser is detailed in the Common Procedures manual.

You can specify the destination of the report you want to generate. The options available are:

- Print - The report will be printed directly on to a printer of your choice.
- View - The details of the report will be displayed on the screen.
- Spool - The details of the report will be stored in a spool file and can be printed later.

Print At

If you choose the 'Print' option, indicate the location of printing by choosing one of the following values:

- Client
- Server

Printer

Specify the printer details.

Printer

From the option list, select the name of a printer defined in the Printer Maintenance table. The report will be printed on this printer.

2.1.3 Contents of the report

The contents of the report are discussed under the following heads:

Header

The Header section of the report carries the title of the Report, information on the User who generated the report, the branch code, the date and time and the page number of the report.

Body of the report

The actual contents of the report are displayed in this section. It is detailed for each report, in the subsequent sections of this document.

2.2 Maintaining Printer

In Oracle FLEXCUBE, you can maintain the printers for the reports using 'Printer Maintenance' screen. You can invoke this screen by typing 'RPDRNMNT' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

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Here, you need to specify the following details:

Printer ID

Specify a unique printer ID. This ID will be used to identify the printer.

Printer Name

Specify the name of the printer.

Branch

The system defaults the current branch code. However, you cannot modify this.

Printer Roles

Identify the user who can use the printer. You can add more rows to the list of roles using Add icon.. Select appropriate role from the option list.

Printer Users

Identify the users who can use the printer. You can add more rows to the list of roles using Add icon. Select the user from the option list.

Once you have captured the details, click Save icon to save the maintenance. The system makes the printer available for the selected roles, to the users maintained. Further, if you choose to print a report, the system will send the reports for print as per the options specified.

2.2.1 <u>Maintaining Report Spool Path</u>

You can maintain a location to spool the reports for a specific branch using 'Reporting System – Parameters' screen. You can invoke this screen by typing 'RPDPARAM' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Here, you need to specify the following details:

Branch

The system displays the branch for which you are maintaining the spool path. However, you cannot modify it.

Spool Path

Specify the location to which the reports should be spooled. The system stores the generated reports into this location, if you have selected 'Spool' in the 'Printing Preferences' screen.

Spool History Path

Specify the spool history path. This is the generation where the system saves the generated report. It is usually the same as the spool path.

Time Out

Specify the time span within which you wish to complete the process. The system reports if it takes longer time to generate it.

Server Report Path

This is the location where the system stores the report, if you have selected the option 'View' in the 'Printing Preferences' screen.

2.3 <u>Viewing Messages for Unauthorized Contracts</u>

You can view all messages to be generated for *unauthorized* contracts. You can invoke this screen by typing 'MSDMPREV' on the field at the top right corner of the Application tool bar and click on the adjoining arrow button.

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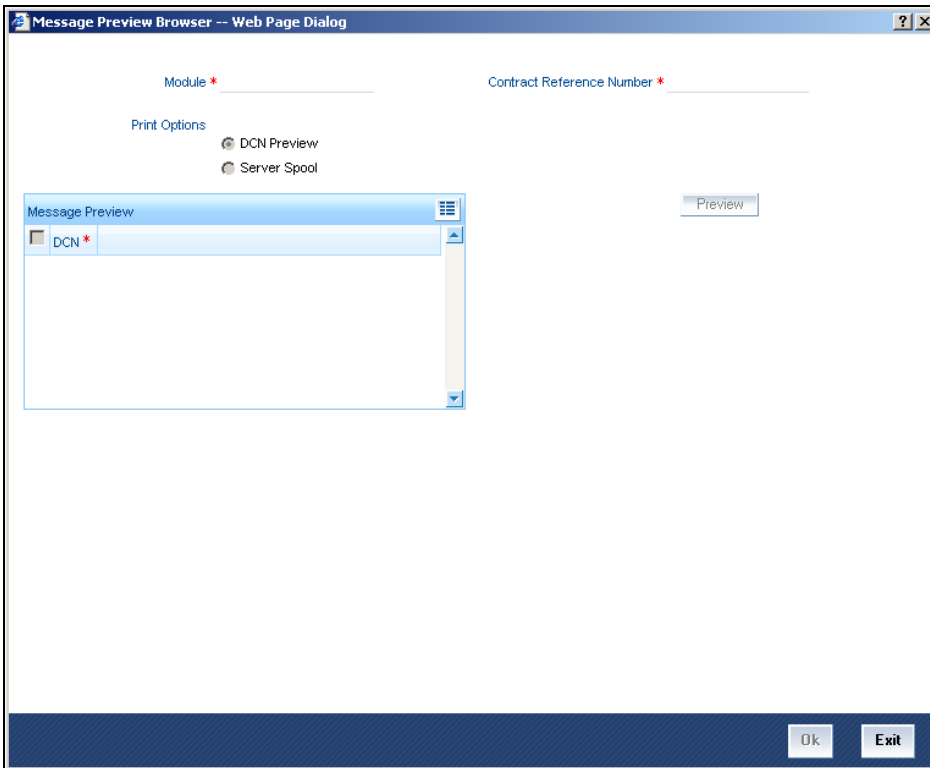
First of all, specify the Module from which you would like to view messages. You can opt to view messages for one or several unauthorized contracts. To view messages for an unauthorized contract, specify the Contract Reference Number.

3. Reports Batch

3.1 Report Batch Maintenance

In Oracle FLEXCUBE, you can maintain a list of reports in a branch for batch execution. The report function IDs maintained here can be retrieved and executed at a later stage.

You can invoke this screen by typing 'BASREPFN' on the field at the top right corner of the Application tool bar and click on the adjoining arrow button.

Here, you can maintain the following details:

Branch Code and Description

Specify the code to identify the branch for which you are maintaining the report batch. The option list displays all valid branch codes maintained in the system. Select the appropriate one.

The system displays the branch description based on the branch code selected.

Function ID and Description

You have to specify the function IDs to be maintained. You can select one or more function IDs for execution at a time. The system displays the description based on the function ID selected.

To add more rows to the list of function IDs, click Add icon. Select the function ID from the option list. You can remove the unwanted rows using Delete icon..

Use the check box adjacent to each function ID to indicate that it has to be maintained. Once you have specified all the details, save the maintenance.

3.2 Report Batch Execution

In Oracle FLEXCUBE, you can execute a batch for a set of reports maintained for a branch.

You can invoke this screen by typing 'BAREODFN' on the field at the top right corner of the Application tool bar and click on the adjoining arrow button.
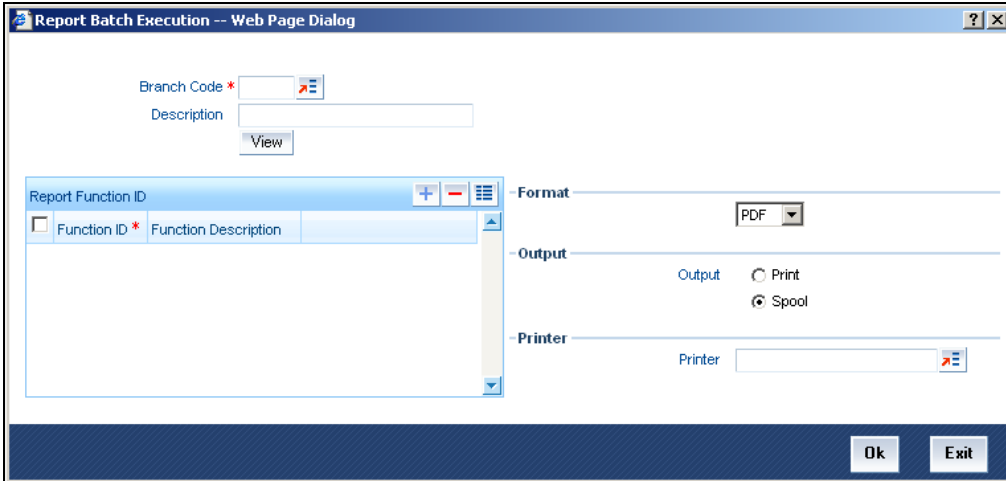
Using this screen, you can view, print or spool the reports maintained for each branch. You need to specify the branch code to initiate the process.

Branch Code and Description

Specify the code that identifies the branch. The option list displays all valid branch codes maintained in the system. Based on the branch code selected, the system displays the description.

3.2.1 <u>Viewing Reports</u>

On this screen, you can view the reports function IDs and description maintained for the selected branch. Once you have specified the branch code, click 'View' button. The system displays a list of reports maintained for the branch.
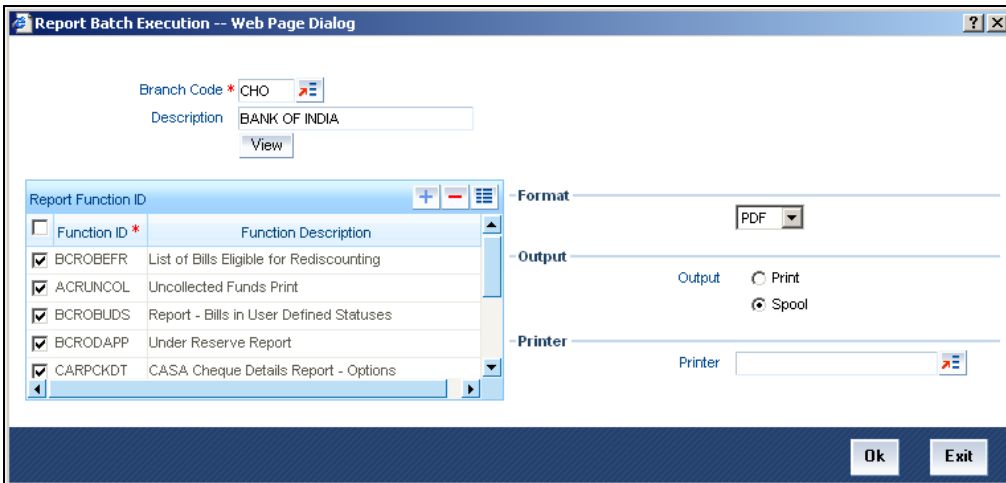
Report Function ID

This is the list of report function IDs that you have maintained in the 'Report Batch Maintenance' screen. Use the checkbox adjacent to each function ID to select the same for execution.

3.2.2 Printing / Spooling the Reports

In the list of report function IDs, use the checkbox adjacent to each ID to select the reports that you want to print or spool. Before you print, set the following preferences:

Format

Select the format of the output. The system allows you to print the reports in any of the following formats:

- HTML
- RTF
- PDF

Output

Indicate whether you need to print or spool the reports. Use the radio button adjacent to each option to indicate your preference.

Printer

Select the printer using which you need to print the reports. Select the appropriate printer form the option list.

Once you have set your preferences, click 'Ok' button. The system prints the reports as per the preferences you have set.

4. RBI Regulatory Reports

4.1 Introduction

The Reserve Bank of India (RBI) requires the submission of returns by commercial banks to the Reserve Bank. As part of the online submission of returns, the Reserve Bank has adopted international standards for reporting among business entities. RBI has also taken measures for the rationalization of returns.

The RBI has also adopted advanced methods for a better and healthier way of reporting of Banks. Regulatory reporting is mainly through collection and process of manually prepared returns from branches of various banks.

4.2 Maintaining Data Element Details

In Oracle FLEXCUBE, you can maintain the select criteria and variables for data population in all the reports. You can maintain the data element values for each report in the 'Data Element Maintenance' screen. You can invoke this screen by typing 'MDDDEMNT' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Specify the following:

Report ID

System displays a unique id for the report. Alternatively, you can select a report id from the adjoining option list.

Report Description

System displays a brief description of the report maintained.

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Element Id

System displays a unique Id for the element.

Element Description

System displays a brief description of the element maintained.

🛑 Report ID, Report Description, Element Id and Element Description are factory-shipped values.

Data Element Details

Element Id

System displays the element id maintained.

Element Description

System displays a brief description of the element id maintained.

Entity Id

System populates a unique id for the entity.

Query

System displays the query.

Operator

Select an operator from the adjoining drop-down list. This list displays the following values:

- Include
- Exclude
- Equal To
- Greater Than
- Greater Than or Equal To
- Less Than
- Less Than or Equal To
- None

Select the 'Include' or 'Exclude' options for more than one record. For the remaining options, only one data element value can be provided. By default, system displays the 'Include' option.

Data Element Values

Serial Number

Specify the serial number. This is a mandatory input.

Element Values

Specify the element value to be selected based on the operator. Alternatively, you can select the element value from the adjoining option list.

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Description

Specify a brief description for the element value maintained.

4.3 Viewing Data Element Details

You can view the data element values for each report in the 'Data Element Maintenance' summary screen. You can invoke this screen by typing 'MDSDEMNT' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

In the above screen, you can base your queries on any or all of the following parameters and fetch records:

- Authorization Status
- Report ID
- Record Status

Select any or all of the above parameters for a query and click 'Search' button. The records meeting the selected criteria are displayed.

System displays the following details pertaining to the fetched records:

- Authorization Status
- Record Status
- Report ID
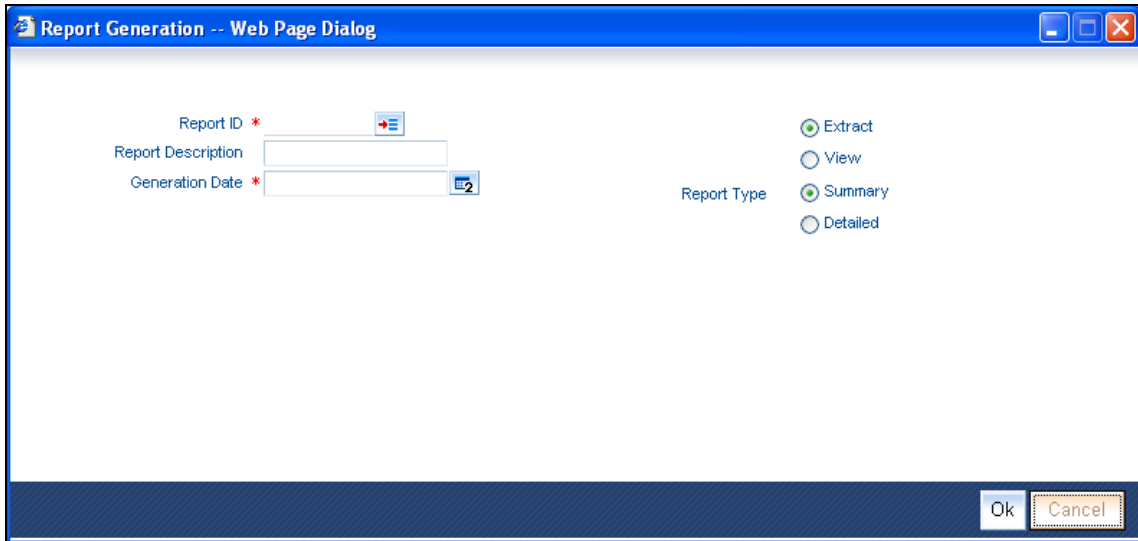
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- Report Description

4.4 <u>Generating Reports</u>

In Oracle FLEXCUBE, you can define the report details for report generation using the 'Report Generation' screen. You can invoke this screen by typing 'MDDRPGEN' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

System generates the reports based on the values specified.

Specify the following:

Report Id

Specify a unique id for the report. Alternatively you can select the report id from the adjoining option list.

Report Description

Specify a brief description of the report maintained.

Generation Date

Specify the date on which the report should be generated. Alternatively, you can select the date from the adjoining calendar button.

Report Type

Indicate the type of report you are maintaining. You can select one of the following options:

- Summary
- Detailed

If you select report type as 'Detailed', then system disables both 'Summary' and 'Detailed' options and by default, selects the 'Detailed' option.

Indicate the type of report generation. You can select one of the following options:

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- Extract – If you select this option, you can extract the data based on the frequency of the report and the generation date.
- View – If you select this option, you can view the report in the predefined formats for the Report No and Generation Date.

4.5 <u>Bill Evidence Failure (BEF) Report</u>

The BEF report, which is a branch-wise report, is forwarded by authorized dealers to the RBI on a <u>half- yearly basis at the end of June & December</u> of every year.

All the FCY import transactions that occur in the BC module are maintained in the system. The imports that do not accompany documents like Bill of Entry, Customs Assessment Certificate, Postal Appraisal Form are extracted by the system. You can then generate the BEF report using 'MIS Date' and 'Branch' as the search criteria.

🛑 in case of convertible INR, you have to maintain the products in the 'Data Element Maintenance' screen.

Following are the two parts of a BEF report:

- Part I – contains iinformation regarding importers who have failed to submit the documentary evidence of import
- Part II – contains information regarding subsequent receipt of Exchange Control copy of Bills of Entry for Home Consumption/ Postal/ Courier Wrappers from importers whose names were reported in Part I of earlier BEF statement/s as defaulters

4.5.1 <u>System Data Mapping for BEF Part I</u>

The pre-requisites for data population in Part I of BEF reports are as follows:

- All foreign currency import bills are liquidated of the bill amount advanced (EVENT_CODE='LIQD' or 'BADV') and the products are maintained with the data element BEF_AMOUNT.
- All Foreign Currency Import Bills do not accompany documents like Bill of Entry
- The (Date of Remittance/ Advance +90 days) is within the half year period.). The 90 days is maintained in the data element maintenance as the data element 'BEF_PERIOD'
- The Bill amount (be it advanced or delayed payment) exceeds 100000 USD. This is maintained as a Data Element BEF_CCY, BEF_AMOUNT
- The Bill is listed if the Remitted amount is not equal to the total of the Bill of Entries
- Once a record is reflected in BOE Part I, it is not repeated again in Part I

The UDF 'ORGSUBTYPE' is used to identify the importer. The following table reflects whether the importer is a government body or not:

Field	System Field	Conditions
Name and address of AD branch	This is the name and Address of the Head Office or the Branch reporting the Data.	The AD Code is maintained as Branch level UDF.
Name of Controlling Office of AD branch	This is the Regional Office/ Head Office.	Report Header

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Field	System Field	Conditions
Statement for the half-year ended	Month range	Report Header
S. No	-	This is the serial number for the records listed.
Importer/Exporter Code No.	-	An I.E Code at customer level.
Name and address of importer	Drawee name and Address in Contract Main tab.	Parties Tab in BC contract screen.
No. and date of import licenses, if any	License number and Issue date in the License subsystem	LIC subsystem
Brief description of goods	Goods Description in Document/Shipment tab.	
Date of remittance/payment	Value date of Liquidation or Advance	In Contract Main tab
Currency and amount	Bill amount Liquidated/ Advanced and Currency	In Contract Main tab
Rupee equivalent	Bill Amount in LCY	In Contract Main tab
Remarks	Bill Reference Number	This is a remark with respect to the transaction record. The user can also comment manually on the report.

4.5.2 <u>System Data Mapping for BEF Part II</u>

The pre-requisites for data population in Part II of BEF reports are as follows:

- The Bill of Entry date is produced in the Current half-year for the records in the Part I of the BEF reports extracted before the Current half year
- Once a record is reflected in BOE Part II, it is not repeated again Part II

The UDF 'ORGSUBTYPE' is used to identify the importer. The following table reflects whether the importer is a government body or not:

Field	System Field	Conditions
Name and address of importer	Drawee name and Address in Contract Main tab.	Parties Tab in BC contract screen.
Period of the BEF statement and serial No. of the	The Period is the period in which the Importer had defaulted but has now done the payment listed in the Part I of previous BEFs. The sequence number is	These details are retrieved from Previous BEFs.

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Field	System Field	Conditions
transaction reported earlier in Part I of BEF statement	the sequence number of the Record in previous BEFs.	
Date of receipt	Bill Entry Data	In BOE subsystem (BCDONBOE)
Remittance Currency and amount	Bill Amount liquidated/ advanced	In Contract Main tab
Remittance amount- Rupee equivalent	Bill amount in LCY.	In Contract Main tab
Remarks	Bill Reference Number	This is a remark with respect to the transaction record. The user can also comment manually on the report.

__Example__

Consider the following details:

Import Bill reference Number= B1

Import Bill Date = 12 May2009,

Bill of exchange date (commitment) = 15 May 2009.

Liquidated/ Advanced = 15 August 2009,

Bill of Entry is not produced in the tenure June 2009 to Dec 2009.

Bill of Entry is produced on Jan 2010

Import Bill reference Number= B2

Import Bill Date = 12 May2009,

Bill of exchange date (commitment) = 15 May 2009.

Liquidated/ Advanced = 15 August 2009,

Bill of Entry is produced in the tenure June 2009 to Dec 2009.

When the half yearly BEF report is taken as on Dec 2009, B1 will be reported in Part I of the BEF report whereas B2 will not be produced as the Bill of Entry has been produced by B2.

When the half yearly BEF report is taken as on June 2010, B1 will be reported in Part II of the BEF report since the Bill of entry was produced in the current half year and the Bill of exchange date+90 days.

4.6 <u>Basic Statistical Return 1 (BSR 1) Statements</u>

The BSR 1 statements, which are branch-wise reports, are forwarded by authorized dealers to RBI on a yearly basis.

Data from BC, CASA and CL modules are extracted and maintained in the system. You can then generate the BSR 1 report using 'MIS Date' and 'Branch' as the search criteria.

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Following are the two parts of a BSR 1 report:

- BSR1 A – relates to accounts with individual credit limits of over Rs.2 Lakh
- BSR1 B – consists of consolidated information on the occupation- wise totals of accounts with individual credit limits of Rs.2 lakhs and less

The following values are defaulted in BSRI reports:

- Name of the bank
- Name and address of the branch
- Uniform Branch Code

4.6.1 <u>System Data Mapping for BSR 1A</u>

The pre-requisites for data population in BSR 1A reports are as follows:

- The modules are BC and CL
- For BC module, the account is active
- The limit amount is greater than 200000
- The account outstanding balance is greater than or equal to zero. If the outstanding balance is zero, then, a hyphen (-) should be mentioned
- Closed accounts are not reflected

Following are the details displayed for BSR 1A reports, which includes the total of the credit limit, outstanding and accounts:

Report Item	FCUBS Data	Conditions
Name of the Bank	This is the name of the Bank.	Report Header
Name and address of AD branch	This is the name of the Branch reporting the Data.	The AD Code is maintained as Branch level UDF.
Name of the Party	The customer Name of the party of the advances is displayed in this field	
Account Number	Displays the account number of the BC/CL. BC – Bill ref No, CL - Loan Acc No	The account number is appended with the Branch code
District Code of the place of utilization of credit	-	District code of the utilization credit is got from the UDF "UTILIZED_DISTRICT" details.
Population group code of the place of	-	Population group of the utilization credit is got from the UDF "POPCODE" details. This

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Report Item	FCUBS Data	Conditions
utilization of credit		is associated to every Branch.
Type of account code	-	Refer the Type of account table. We will not consider OD.
Organization code	-	Refer the Organization Code table.
Occupation code	-	Based on UDF" ACTIVITY_OCCUPATION" the code is obtained.
Category of the borrower code	-	Based on the "BORROWAL" UDF code is defaulted. If none of the condition is satisfied the borrowal code is defaulted to 99.
Asset classification code of the borrowal account	-	Refer the Asset Classification Code of the borrowal account table.
Secured/Un Secured Loan Code	1 – Secured 2 –Un Secured	If sum of Collateral Amounts – Balance Outstanding is greater than 0 then 1 else 2.
Fixed / Floating rate of interest flag	The Floating or Fixed rate indicator	Interest Flag Indicator
Rate of Interest	Interest rate of the Bills/Loans account is displayed.	
Credit limit (in thousands of rupees)	Credit limit is the limit amount for Bill accounts and the Sanctioned amount for the loans.	
Amount outstanding (in thousands)	Amount Outstanding is taken for Loans/Bills.	
Remarks	Branch Code	The user can also enter manually

Following are the codes for the different types of accounts:

S. No.	Type of Account	Code	Conditions
1	Cash Credit	10	Pledge/Hypothecation type of accounts. Cash Credit Data element will be defined.
2	Overdraft	20	OD/Current/Savings Account. All OD/Current/Savings Account are considered OD Data element can be defined to restrict a set of OD's
3	Demand Loan	30	Bill Data Element with Sight/Usance Bills Products as below : Import Bill with Operation as Acceptance. Outward Export Bill with Operation as Collection. Loan Data Element with below Loan Products: Foreign Currency Denominated Loan, Export Bill Crystallization Loan, Inland LC Devolvement Loan
4	Loan extended through Credit Cards	31	None
5	Term Loan (including interim cash credit pending sanction of term loans and installment credit)	-	-
5.1	Medium – Term Loans (i.e. loans and advances granted for a period of above 1 year and upto and inclusive of 3 years)	41	Months between the maturity date and value date of the account is >12 or <=36 Module is Loan Loan Product is not a Packing Credit product
5.2	Long – Term Loans (i.e. loans and advances granted for a period above 3 years)	42	Months between the maturity date and value date of the account is >36 Module is Loan Loan Product is not a Packing Credit product
6	Packing credit (all export pre-shipment finance	50	If the loan product is a Packing Credit Product.

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S. No.	Type of Account	Code	Conditions
	under any type of facility should be coded as packing credit)		
7	Export bills purchased	61	If the bill product is an Export Sight product with Operation as Purchase.
8	Export bills discounted	62	If the bill product is an Export Usance product with Operation as Discount.
9	Export bills advanced against	63	Export Bill Advanced Data Element is defined to have Export Bill Rupee Advance (Manual liquidation, Payment method as 'D') Loan product.
10	Advance against Export cash incentives and Duty draw back claims	64	Duty Drawback Data Element with Duty Drawback Loan products.
11	Inland bills purchased	71	Outward Export Sight Bills with Operation as Purchase. Inland bills purchased can be defined as data Element to restrict to Inland bills Purchased
12	Inland bills discounted	72	Outward Export Usance Bills with Operation as Discount. Inland bills discounted can be defined as data Element to restrict to Inland bills discounted
13	Advances against import bills	80	Import Bill Crystallization Loan data element to be defined for Import Bill Crystallization Loan Products.
14	Foreign Currency Cheques, TCs/DDs/TTs/MTs purchased	90	Foreign Cheque Purchase Bill products (Clean Export Sight Bills not under LC and operation as Purchase)/ Foreign Outward Remittance FT product.

🛑 If the account type is not in the above conditions then Type of Account code is defaulted as 30.

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The UDF 'ORGSUBTYPE' is used to identify the organization code. The following table the asset classification codes for the borrowal account:

S. No.	Organization	Code	Conditions
1.	Standard Assets	01	This is based on the user defined status field for the contract.
2.	Sub-standard Assets	02	
3.	Doubtful Assets	03	
4.	Loss Assets	04	

4.6.2 <u>System Data Mapping for BSR 1B</u>

The pre-requisite for data population in BSR 1B reports is that the account status for CL accounts should not be Closed, Liquidated, Reversed and on Hold.

Following are the details displayed for BSR 1A reports:

Report Item	FCUBS Data	Conditions
No of accounts	Number of accounts	For accounts with credit limit of Rs. 25 thousand and less.
Credit Limit	The credit limit sanctioned	For current account in case of overdraft account
Amount outstanding	Additional value populated other than all occupations: Sum of LCY balance of advance GL's: Festival Advance Interest Free Rent Advance Manual Cheques Purchased	For Retail Loans in case of Loan account.
No of accounts	Number of accounts	For accounts with credit limit of over Rs. 25 thousand and up to Rs. 2 Lakh.
Credit Limit	The credit limit sanctioned	For current account in case of overdraft account
Amount outstanding	Additional value populated other than all occupations: Sum of LCY balance of advance GL's: Festival Advance Interest Free Rent Advance Manual Cheques Purchased	For Retail Loans in case of Loan account.

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4.6.3 System Data Mapping for BSR 1 Summary

Following are the details displayed for BSR 1 summary reports:

Item Code	Summary Items	No. of Accounts	Credit Limit (Rs. thousand)	Amount Outstanding (Rs. thousand)	Conditions
991	Total of BSR - 1A	Total number of accounts. In BSR1A, the Max S. No,	The total credit limit	The amount outstanding	Refer BSR1A
992	Total of BSR - 1B	Total number of accounts	The total credit limit	The amount outstanding	Value in 950- refer BSR1 B
990	**Grand Total (991+992)**	Total number of accounts	The total credit limit	The amount outstanding	
999	**Total credit as per Section 42(2)**	Total number of accounts	The total credit limit	The amount outstanding	Bank credit in India excluding inter-bank advances as reported under Form A special return, Section 42 (2), as on 31st March of the survey year

4.7 Basic Statistical Return 2 (BSR 2) Statements

The BSR 2 statements, which are branch-wise reports, are forwarded by authorized dealers to RBI on a yearly basis.

The data, with respect to the number of accounts and outstanding, which occur in the CASA and TD modules, are maintained in the system. You can then generate the BSR 2 report using 'MIS Date' and 'Branch' as the search criteria.

Following are the five parts of a BSR 2 report:

- Part I- Classification of Deposits according to Type

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- Part II - Classification of Term Deposits according to Original Maturity
- Part II - Classification of Term Deposits according to Interest Rate Range
- Part - IV: Classification of Term Deposits according to Size
- Part - V: Classification of Term Deposits according to Residual Maturity

The only pre-requisite for data population in BSR 2 reports is that all the accounts should be in Open status. All the deposits in the TD and CASA modules are maintained in the system.

The BSR 2 report contains details on the number of accounts, amount outstanding and their totals based on the following account categories:

- Individual
- Other accounts (Corporate, excluding deposits from banks)

The report also contains the following details:

- Name of the bank
- Name and address of the branch
- Uniform Branch Code – the first 7 digits for the AD code

4.7.1 <u>System Data Mapping for BSR 2 Part I</u>

The BSR 2 Part I reports are mainly used to obtain information from each office on the deposits classified according to type. The additional information on female accounts is also collected in Part I. The inter-bank deposits are also separately reported here.

The data is classified as follows:

- Individual
- Corporate
- Total of individuals and corporate (excluding deposits from banks)

Following are the details, which include all types of non-resident rupee and foreign currency deposits, displayed for BSR 2 Part I reports:

Field	FCUBS Data	Conditions
No of Accounts	Count of the Current accounts	Code No 201: all Current accounts
Amount Outstanding	Outstanding amount of all the current accounts	Code No 301: current account held by Females.
No of Accounts	Count of the Savings accounts	Code No 202: all Savings accounts
Amount Outstanding	Outstanding amount of all the savings accounts	Code No 302: current account held by Females.
No of Accounts	Count of the term deposit accounts	Code No 203: all term deposits

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Field	FCUBS Data	Conditions
Amount Outstanding	Outstanding amount of all the term deposit accounts	Code No 303: current account held by Females.
No of Accounts	Total Count of the Current, savings and term deposit accounts	Code No 200
Amount Outstanding	Total Outstanding amount of the current, savings and term deposit accounts	Code No 300: current account held by Females.
Total Inter- Bank Deposits	Aggregate of Inter Bank deposits	Code No:800 This is not applicable for Individuals and Others.
Grand Total	Total outstanding of all the term deposits accounts+ total Inter Bank deposits	Code No:900 This is not applicable for Individuals and Others.
Aggregate Deposit	Aggregate deposits (other than from banks) in India	Code No:999 This is applicable for total outstanding amount column alone.

4.7.2 <u>System Data Mapping for BSR 2 Part II</u>

The BSR 2 Part II reports are used to obtain information on the outstanding amount of term deposits as on the reference date, , classified according to the original period of maturity for which deposits have been placed with the branch by depositors.

🛑 The range of the original maturity days is maintained as a data element.

The data is classified as follows:

- Individual
- Corporate
- Total of individuals and corporate (excluding deposits from banks)

Following are the details, which include all types of non-resident rupee and foreign currency deposits, displayed for BSR 2 Part II reports:

Field	FCUBS Data	Conditions
No of Accounts	Count of the term deposits with the maturity period as 7 -14 days	Code No 401 .

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Field	FCUBS Data	Conditions
Amount Outstanding	Outstanding of the term deposits with the maturity period as 7 -14 days	Code No 401
No of Accounts	Count of the term deposits with the maturity period as 15-29 days	Code No 402
Amount Outstanding	Outstanding of the term deposits with the maturity period as 15-29 days	Code No 402
No of Accounts	Count of the term deposits with the maturity period as 30-45 days	Code No 403
Amount Outstanding	Outstanding of the term deposits with the maturity period as 30-45 days	Code No 403
No of Accounts	Count of the term deposits with the maturity period as 46-90 days	Code No 404
Amount Outstanding	Outstanding of the term deposits with the maturity period as 46-90 days	Code No 404
No of Accounts	Count of the term deposits with the maturity period as 91 days & above but less than 6 months	Code No 405
Amount Outstanding	Outstanding of the term deposits with the maturity period as 91 days & above but less than 6 months	Code No 405
No of Accounts	Count of the term deposits with the maturity period as 6 months & above but less than 1 year	Code No 406
Amount Outstanding	Outstanding of the term deposits with the maturity period as 6 months & above but less than 1 year	Code No 406
No of Accounts	Count of the term deposits with the maturity period as 1 year & above but less than 2 years	Code No 407
Amount Outstanding	Outstanding of the term deposits with the maturity period as 1 year & above but less than 2 years	Code No 407
No of Accounts	Count of the term deposits with the maturity period as 2 years & above	Code No 408

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Field	FCUBS Data	Conditions
	but less than 3 years	
Amount Outstanding	Outstanding of the term deposits with the maturity period as 2 years & above but less than 3 years	Code No 408
No of Accounts	Count of the term deposits with the maturity period as 3 years & above but less than 5 years	Code No 409
Amount Outstanding	Outstanding of the term deposits with the maturity period as 3 years & above but less than 5 years	Code No 409
No of Accounts	Count of the term deposits with the maturity period as 5 years & above	Code No 410
Amount Outstanding	Outstanding of the term deposits with the maturity period as 5 years & above	Code No 410
No of Accounts	Sum of the accounts referring to code nos 401-410	Code No 400
Amount Outstanding	Outstanding of the accounts referring to code nos 401-410	Code No 400

4.7.3 <u>System Data Mapping for BSR 2 Part III</u>

The BSR 2 Part III reports are used to obtain information on the distribution of term deposits according to the broad interest rate ranges. The interest rate range is maintained as a data element. The UDE is used to select the interest rate.

The data is classified as follows:

- Individual
- Corporate
- Total of individuals and corporate (excluding deposits from banks)

Following are the details, which include all types of non-resident rupee and foreign currency deposits, displayed for BSR 2 Part III reports:

Field	FCUBS Data	Conditions
No of Accounts	Count of the term deposits with the interest range <5%	Code No 501 .
Amount Outstanding	Outstanding of the term deposits with the interest range <5%	Code No 501

Field	FCUBS Data	Conditions
No of Accounts	Count of the term deposits with the interest range of 5% and above but less than 6%	Code No 502
Amount Outstanding	Outstanding of the term deposits with the interest range 5% and above but less than 6%	Code No 502
No of Accounts	Count of the term deposits with the interest range 6% and above but less than 7%	Code No 503
Amount Outstanding	Outstanding of the term deposits with the interest range 6% and above but less than 7%	Code No 503
No of Accounts	Count of the term deposits with the interest range 7% and above but less than 8%	Code No 504
Amount Outstanding	Outstanding of the term deposits with the interest range 7% and above but less than 8%	Code No 504
No of Accounts	Count of the term deposits with the interest range 8% and above but less than 9%	Code No 505
Amount Outstanding	Outstanding of the term deposits with the interest range 8% and above but less than 9%	Code No 505
No of Accounts	Count of the term deposits with the interest range 9% and above but less than 10%	Code No 506
Amount Outstanding	Outstanding of the term deposits with the interest range 9% and above but less than 10%	Code No 506
No of Accounts	Count of the term deposits with the interest range 10% and above but less than 11%	Code No 507
Amount Outstanding	Outstanding of the term deposits with the interest range 10% and above but less than 11%	Code No 507
No of Accounts	Count of the term deposits with the interest range 11% and above but less than 12%	Code No 508

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Field	FCUBS Data	Conditions
Amount Outstanding	Outstanding of the term deposits with the interest range 11% and above but less than 12%	Code No 508
No of Accounts	Count of the term deposits with the interest range 12% and above but less than 13%	Code No 509
Amount Outstanding	Outstanding of the term deposits with the interest range 12% and above but less than 13%	Code No 509
No of Accounts	Count of the term deposits with the interest range 13% and above but less than 15%	Code No 510
Amount Outstanding	Outstanding of the term deposits with the interest range 13% and above but less than 15%	Code No 510
No of Accounts	Count of the term deposits with the interest range 15% and above	Code No 511
Amount Outstanding	Outstanding of the term deposits with the interest range 15% and above	Code No 511
No of Accounts	Total Count of the term deposits from 501-511	Code No 511
Amount Outstanding	Total Outstanding of the term deposits from 501-511	Code No 511

4.7.4 <u>System Data Mapping for BSR 2 Part IV</u>

The BSR 2 Part IV reports are used to obtain information on outstanding amount of term deposits as on the reference days of the return, classified according to the size of deposits. The deposit size is maintained as a data element. The UDE is used to select the interest rate.

The data is classified as follows:

- Individual
- Corporate
- Total of individuals and corporate (excluding deposits from banks)

Following are the details, which include all types of non-resident rupee and foreign currency deposits, displayed for BSR 2 Part IV reports:

Field	FCUBS Data	Conditions

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Field	FCUBS Data	Conditions
No of Accounts	Count of the term deposits with the deposit less than Rs.25000	Code No 601
Amount Outstanding	Outstanding of the term deposits with the deposit less than Rs.25000	Code No 601
No of Accounts	Count of the term deposits with the deposit in the range Rs. 25,000 & above but less than Rs.1 lakh	Code No 602
Amount Outstanding	Outstanding of the term deposits with the deposit in the range of Rs. 25,000 & above but less than Rs.1 lakh	Code No 602
No of Accounts	Count of the term deposits with the deposit in the range of Rs.1 lakh & above but less than Rs.15 lakh	Code No 603
Amount Outstanding	Outstanding of the term deposits with the deposit in the range of Rs.1 lakh & above but less than Rs.15 lakh	Code No 603
No of Accounts	Count of the term deposits with the deposit in the range of Rs.15 lakh & above but less than Rs.1 crore	Code No 604
Amount Outstanding	Outstanding of the term deposits with the deposit in the range of Rs.15 lakh & above but less than Rs.1 crore	Code No 604
No of Accounts	Count of the term deposits with the deposit in the range of Rs.1 crore & above	Code No 605
Amount Outstanding	Outstanding of the term deposits with the deposit in the range of Rs.1 crore & above	Code No 605
No of Accounts	Total Count of the term deposits from 601-605	Code No 600
Amount Outstanding	Total Outstanding of the term deposits from 601-605	Code No 600

4.7.5 System Data Mapping for BSR 2 Part V

The BSR 2 Part V reports are used to obtain information on outstanding amount of term deposits as on the reference days of the return, classified according to the residual period of maturity. This information is submitted by the computerized branches of the scheduled commercial banks. The range of residual maturity days is maintained as a data element.

The data is classified as follows:

- Individual
- Corporate
- Total of individuals and corporate (excluding deposits from banks)

Following are the details, which include all types of non-resident rupee and foreign currency deposits, displayed for BSR 2 Part IV reports:

Field	FCUBS Data	Conditions
No of Accounts	Count of the term deposits with the maturity period as 1 -14 days	Code No 701
Amount Outstanding	Outstanding of the term deposits with the maturity period as 1 -14 days	Code No 701
No of Accounts	Count of the term deposits with the maturity period as 15-28 days	Code No 702
Amount Outstanding	Outstanding of the term deposits with the maturity period as 15-28 days	Code No 702
No of Accounts	Count of the term deposits with the maturity period as 29-90 days	Code No 703
Amount Outstanding	Outstanding of the term deposits with the maturity period as 29-90 days	Code No 703
No of Accounts	Count of the term deposits with the maturity period as 91 days & above but less than 6 months	Code No 704
Amount Outstanding	Outstanding of the term deposits with the maturity period as 91 days & above but less than 6 months	Code No 704
No of Accounts	Count of the term deposits with the maturity period as 6 months & above but less than 1 year	Code No 705
Amount Outstanding	Outstanding of the term deposits with the maturity period as 6 months & above but less than 1	Code No 705

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	year	
No of Accounts	Count of the term deposits with the maturity period as 1 year & above but less than 3 years	Code No 706
Amount Outstanding	Outstanding of the term deposits with the maturity period as 1 year & above but less than 3 years	Code No 706
No of Accounts	Count of the term deposits with the maturity period as 3 years & above but less than 5 years	Code No 707
Amount Outstanding	Outstanding of the term deposits with the maturity period as 3 years & above but less than 5 years	Code No 707
No of Accounts	Count of the term deposits with the maturity period as 5 years & above	Code No 708
Amount Outstanding	Outstanding of the term deposits with the maturity period as 5 years & above	Code No 708
No of Accounts	Sum of the accounts referring to code nos 701-708	Code No 700
Amount Outstanding	Outstanding of the accounts referring to code nos 701-708	Code No 700

4.8 <u>Basic Statistical Report 3 (BSR 3) Statements</u>

The BSR 3 statements, which are bank-wise reports, are forwarded by banks to RBI on a monthly basis (last Friday of every month).

The disbursement details of all the active contracts in the CL, CASA and BC modules are maintained in the system. You can then generate the BSR 2 report using 'MIS Date' and 'Bank Code' as the search criteria. The data extraction is done based on the UDF maintained.

4.8.1 <u>System Data Mapping for BSR 3</u>

The pre-requisites for BSR 3 reports are as follows:

- The account should be open and must have a balance greater than zero
- Active bills (both Import/Export) that are Purchased/ Discounted/ Advanced are considered

The following table gives the system data mapping for BSR 3 reports:

Security	ACTIVITY_OCCUPATION UDF	BORROWAL UDF		
		Mills/Factories	Industrial	Others

			Users	
Food grains : Cereals	01101	01-29,49	41-45	31-39
Food grains : Pulses	01102	01-29,49	41-45	31-39
Selected major oil seeds indigenously grown, viz. groundnut, rapeseed/mustard, cottonseed, linseed and castor seed, oils thereof, vanaspati and all imported oils and vegetable oils	11031, 15104	01-29,49	41-45	31-39
raw cotton and kapas	01105	01-29,49	41-45	31-39
sugar/gur /khandsari,	01104, 15402	01-29,49	41-45	31-39
cotton textiles which include cotton yarn, man-made fibres and yarn and fabrics made out of man-made fibres and partly out of cotton yarn and partly out of man-made fibres	17101 to 17105, 18101, 18102	01-29,49	41-45	31-39

All amounts are in thousands (Amount divided by 1000)

4.9 Maturity and Position (MAP) Reports

The MAP statements, which are branch-wise reports, are forwarded by authorized dealers to RBI on a monthly basis.

The entire off-balance sheet (items in the nature of assets and liabilities) and balance sheet items (assets and liabilities) and their residual gap data with respect to the FX, TD, MM, BC, CL modules are maintained in the system. You can then generate the MAP2 report using 'MIS Date' and 'Bank' as the search criteria.

The data extraction is based on the difference between the MIS date and the 'To' date. For the FX transaction, the 'To' date is the Liquidation date and for the TD, MM, BC and CL modules, the 'To' date is the Maturity date.

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The only pre-requisite for MAP reports is that the contract should be active.

The following details are available at the bottom of the report:

- Name - Name of the Authorized Official
- Designation - Authorized Dealers Designation
- A.D. Code - Authorized Dealers Code
- Address of Authorized Dealer - Address of AD
- Place - Place of Signing
- Date - Date of signing

4.9.1 System Data Mapping for MAP

The following table gives the system data mapping for MAP reports:

Field	FCUBS Data	Conditions
A. Off Balance Sheet Items	-	Label
a. Items in the nature of Liabilities	-	Label
a.1. Merchant Sales	Sum of Foreign Currency balance for FX Contracts. Sell Deal Sell flag as 'S' Sell leg is a FCY.	FX Product defined by Data Element "Merchant Sales"
a.2. Inter Bank Sales	If Buy/Sell flag is Buy then sum of Foreign Currency balance of contract else sum of Sold Amount for FX Contracts Either Buy/Sell deal. Sell leg is a FCY.	FX Product defined by Data Element "Inter-Bank Sales"
a.3. Overseas Sales	If Buy/Sell flag is Buy then sum of Foreign Currency balance of contract else sum of Sold Amount for FX Contracts Either Buy/Sell deal. Sell leg is a FCY.	The customer residence is outside India. Data Element OVERSEAS_SALES
a.4. Sales to RBI	If Buy/Sell flag is Buy then sum of Foreign Currency balance of contract else sum of Sold	If the customer is RBI. Data Element SALES_TO_RBI, SALES_TO_RBICUSTO

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	Amount for FX Contracts Either Buy/Sell deal. Sell leg is a FCY.	MERS
a.5. Currency Swaps	-	Label
a.5.1. Sales against INR	If Buy/Sell flag is Buy then sum of Foreign Currency balance of contract else sum of Sold Amount for FX Contracts Either Buy/Sell Deal Sell leg is a FCY Bought Leg in 'INR'	FX Product defined by Data Element "Sales against INR"
a.5.2. Cross Currency	If Buy/Sell flag is Buy then sum of Foreign Currency balance of contract else sum of Sold Amount for FX Contracts Either Buy/Sell Deal Sell leg is a FCY Bought Leg is not LCY	FX Product defined by Data Element "Cross Currency"
a.6. Others	-	Based on the LIABILITIES_OTHERS_ GL, maintenance in the Data Element maintenance
Total (To be indicated with a minus (-) sign)	Sum of all off balance Sheet Items indicated with a minus sign	
b. Items in the nature of Assets	-	Label
b.1. Merchant Purchases	Sum of Foreign Currency balance for FX Contracts.	FX Product with : Buy Deal Bought leg is a FCY Auto Liquidation Set to "No" Forward FX Product
b.2. Inter-bank purchases	If Buy/Sell flag is Buy then sum of Foreign Currency balance of contract else sum of Sold Amount for FX Contracts	FX Product with : Either Buy/Sell Deal Bought leg is a FCY like USD Auto Liquidation Set to "Yes".

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b.3. Overseas Purchases	None	
b.4. Purchases from RBI	Sum of Foreign Currency balance for FX Contracts.	FX Product with : Buy Deal Bought leg is a FCY like USD Sell leg is a LCY like INR.
b.5. Currency Swaps	Label	
b.5.1. Purchases against INR	If Buy/Sell flag is Sell then sum of Foreign Currency balance of contract else sum of Bought Amount for FX Contracts.	FX Product with : Either Buy/Sell Deal Bought leg is a FCY like USD Sell leg is a LCY like INR.
b.5.2. Cross Currency	If Buy/Sell flag is Sell then sum of Foreign Currency balance of contract else sum of Bought Amount for FX Contracts.	FX Product with : Either Buy/Sell Deal Bought leg is a FCY like USD Sell leg is not LCY. Contract Status is Active.
b.6. Others	-	Based on the OTHR_ASSET_PRODUCTS maintenance in the Data Element maintenance
Total (To be indicated with a plus (+) sign)	Total of all Items in the nature of Assets indicated with plus sign	
Off Balance Sheet GAP (a - b)	Off Balance Sheet GAP (a + b) Sum of all off balance Sheet Items indicated with a **minus sign** - Total of all Items in the nature of Assets indicated with **plus sign**	
B. Balance Sheet Items	-	Label
a. Liabilities	-	Label
a.1. FCNR(B)	Sum of TD Principal Amounts till MIS Date	For FCNR TD products with: Account not Closed Currency is FCY like

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		USD.
		Data element FCNR can be defined to restrict the TD Products
a.2. EEFC	This shows Sum in Account Currency.	Maintained as Account Class.
		Always in first Time bucket
a.3. RFC	Sum of Balance of TD and SA accounts.	The values will be available only I the first bucket for Savings Account else distributed across buckets. Account Class level data element is maintenance.
a.4. Overdrafts in Nostro A/c	This shows Sum of positive value of Account Currency Balance only when the Balance goes negative for all Nostro GL's.	All gl's of GL type Nostro
a.5. Inter-bank/borrowings	Sum of FCY balance from the MM contracts based on the Product code.	Product is maintained as Inter-bank borrowings.
a.6. LOC/BAF	None	
Total Liabilities (To be indicated with a minus (-) sign)	Summation of total liabilities indicated with a minus sign	
b. Assets		It's a Label in the report
b.1. Nostro Balances (cash and bank balances)	Sum of balance of all Nostro GL's for which Balance is positive.	Nostro GL's should be maintained as a Data Element Always in first Time bucket

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b.2. Short Term Investments	Balance from the MM placement products	
b.3. Loans	None	Label
b.3.1. PCFC	Sum of Principal Outstanding in LCY	For PCFC Loan products with: Currency is in Foreign currency Account Status not in Closed and reversed. Loan Expiry Date
b.3.2. FCNR (B) Loans	Sum of Principal Outstanding in LCY	For FCNR Loan products with: Currency is in Foreign currency Account Status not in Closed and reversed. Loan Expiry Date
b.3.3. Bills Discounted	If operation is Discount /Purchase, if the purchase Amount is more or equal to the difference of Bill Amount FCY and Outstanding Amount, then the excess Purchase Amount is returned else 0 is returned. If operation is Discount /Purchase, Difference between Purchase Amount and Partial Liquidated Amount If any other operation then Outstanding Amount is returned	Export Bill Products with: Currency is in Foreign currency Settlement status is active. Operation Code not in Collection. Contract Status is Active.
b.3.4. Others	-	Based on the OTHR_LOAN_ASSET_PRO DUCTS maintenance in the Data Element maintenance
b.4. Inter-bank Lendings	Balance of Money Market Contracts with Currency in FCY	
b.5. Others	-	Based on the ASSETS_OTHERS_GL GL maintenance in the

			Data Element maintenance
Total Assets (To be indicated with a plus (+) sign)	Total Assets indicated with plus sign		
Balance Sheet GAP (a+ b)	Balance Sheet GAP (Total Liabilities indicated with **minus sign** + Total Assets indicated with **plus sign**)		
RESIDUAL GAP (B~D)	Difference between Off Balance Sheet GAP and Balance Sheet GAP		

🛑 MAP is a currency-wise report.

4.10 Interest Rate Sensitivity (SIR) Reports

The SIR statements, which are branch-wise reports, are forwarded by authorized dealers to RBI on a monthly basis.

All the data with respect to the account balances from FX, TD, MM, BC and CL modules are extracted and maintained in the system. You can generate the SIR report using 'MIS Date' and 'Branch' as the search criteria.

The gap is calculated as the difference between total assets and the total liabilities. For some products the interest rate sensitivity is calculated individually. The Net Gap is calculated as the difference between the Gap that is calculated and the other products' total.

4.10.1 System Data Mapping for SIR

The following table gives the system data mapping for SIR reports:

| Sl. No	Name (Head of Accounts)	FCUBS Data	Conditions
A)	**Liabilities**	-	It's a Label in the report
1	FCNR(B)	Sum of TD Principal Amounts till MIS Date	For FCNR TD products with: Account not Closed Currency is FCY like USD. Data element FCNR can be defined to restrict the TD Products
2	EEFC	This shows Sum in Account Currency.	Maintained as Account Class. Always in first Time bucket
3	RFC	Sum of Balance of TD	

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Sl. No	Name (Head of Accounts)	FCUBS Data	Conditions
		and SA accounts.	The values will be available only I the first bucket for Savings Account else distributed across buckets.

Account Class level data element is maintenance. |
4	Overdrafts in Nostro A/c.	This shows Sum of positive value of Account Currency Balance only when the Balance goes negative for all Nostro GL's.	All gl's of GL type Nostro. 1st bucket.
5	Interbank borrowings	Sum of FCY balance from the MM contracts based on the Product code.	Product is maintained as Inter-bank borrowings.
6	LOC/BAF	None	
7	Others (Specify)	-	Based on the Others GL maintenance in the Data Element maintenance
	Total Liabilities	Summation of total liabilities	
B)	**Assets**		It's a Label in the report
1	Nostro Balances	Sum of balance of all Nostro GL's for which Balance is positive.	Nostro GL's should be maintained as a Data Element

Always in first Time bucket |
| 2 | Short term investments | Balance from the MM placement products | |
| 3 | Loans: | None | Label |
| | PCFC | Sum of Principal Outstanding in ACY" + Interest Accrued | For PCFC Loan products with:

Currency is in Foreign currency Account Status not in Closed and reversed. |

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Sl. No	Name (Head of Accounts)	FCUBS Data	Conditions
			Loan Expiry Date
	FCNR(B) Loans	Sum of Principal Outstanding in ACY" + Interest Accrued	For FCNR Loan products with: Currency is in Foreign currency Account Status not in Closed and reversed. Loan Expiry Date
	Bills Discounted	If operation is Discount /Purchase, if the purchase Amount is more or equal to the difference of Bill Amount FCY and Outstanding Amount, then the excess Purchase Amount is returned else 0 is returned. If operation is Discount /Purchase, Difference between Purchase Amount and Partial Liquidated Amount If any other operation then Outstanding Amount is returned	Export Bill Products with: Currency is in Foreign currency Settlement status is active. Operation Code not in Collection. Contract Status is Active.
	Others	-	Based on the BORROWING_OTHERS_GL maintenance in the Data Element maintenance
4	Inter-bank Lending	Balance of Money Market Contracts with Currency in FCY	
5	Others	-	Based on the Others GL maintenance in the Data Element maintenance
	Total Assets	Summation of total Assets	
C)	**Liabilities + Currency Swaps^^ (-)**	(Liabilities + Currency Swaps from Liabilities)	Currency Swaps from Liabilities is calculated. Refer the underlying table for currency swaps
D)	**Assets + Currency**	(Assets + Currency Swaps from Assets)	Currency Swaps from Assets is calculated. Refer the underlying

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Sl. No	Name (Head of Accounts)	FCUBS Data	Conditions
	Swaps ** (+)		table for currency swaps
E)	**Gap (Difference between C and D)**	(Liabilities +Currency Swaps from Liabilities) ~ (Assets + Currency Swaps from Assets)	
F)	**Other products**		
	IRS	None	
	FRAs	None	
	Others	None	
	Net (Difference between E and F)		This would be the same as E.

🛑 SIR is a currency-wise report.

The following table lists the items in the nature of Liabilities (selling a foreign currency)

a.5. Currency Swaps^^	-	Label
a.5.1. Sales against INR	If Buy/Sell flag is Buy then sum of Foreign Currency balance of contract else sum of Sold Amount for FX Contracts Either Buy/Sell Deal Sell leg is a FCY Bought Leg in 'INR'	FX Product defined by Data Element "Sales against INR"
a.5.2. Cross Currency	If Buy/Sell flag is Buy then sum of Foreign Currency balance of contract else sum of Sold Amount for FX Contracts Either Buy/Sell Deal Sell leg is a FCY like USD. Bought Leg is not LCY	FX Product defined by Data Element "Cross Currency"

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The following table lists the items in the nature of Assets (buying a foreign currency):

b.5. Currency Swaps**	Label	
b.5.1. Purchases against INR	If Buy/Sell flag is Sell then sum of Foreign Currency balance of contract else sum of Bought Amount for FX Contracts.	FX Product with : Either Buy/Sell Deal Bought leg is a FCY like USD Sell leg is a LCY like INR.
b.5.2. Cross Currency	If Buy/Sell flag is Sell then sum of Foreign Currency balance of contract else sum of Bought Amount for FX Contracts.	FX Product with : Either Buy/Sell Deal Bought leg is a FCY like USD Sell leg is not LCY. Contract Status is Active.

4.11 Return 13 – Form VIII

The Form VIII, which is a branch-wise report, is forwarded by the banks to RBI on a monthly basis.

The asset and liability details are derived from GLs. You can generate the report using 'MIS Date' and 'Branch' as the search criteria.

4.11.1 System Data Mapping for Return 13 – Form

The pre-requisites for BSR 3 reports are as follows:

- The account must be open and must have a balance that is greater than zero
- Active bills (both Import/Export) that are Purchased/Discounted/Advanced are considered
- Account_Class_Data_Element and GI_Data_Element is provided to include and exclude the Account Classes and GL's respectively. PRODUCT_ELEMENT is provided to include and exclude the Products (from Bills/Loans/LC)

The report data is classified as follows:

- First Alternate Friday
- Second Alternate Friday
- Third Alternate Friday

The following table gives the system data mapping for Form VIII:

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S. No	Columns	Description	Conditions
	Part A		
1	Liabilities in India to the Banking System (excluding any loan taken by a Regional Rural Bank from its sponsor Bank)	Label	-
1 a)	Demand Liabilities	Label	-
1 a) i)	Balances in Current accounts of State bank of India, subsidiary Banks and Corresponding New Banks	Demand Liabilities include all liabilities which are payable on demand that include current deposits maintained in State bank of India, subsidiary Banks and Corresponding New Banks	LCY balance for GLs maintained under the data Element "DLIAB_BAL_IN_CURR_GL".
1 a) ii)	Other Demand Liabilities	demand liabilities portion of savings bank deposits, margins held against letters of credit/guarantees, balances in overdue fixed deposits, cash certificates and cumulative/recurring deposits, outstanding Telegraphic Transfers (TTs), Mail Transfer (MTs), Demand Drafts (DDs), unclaimed deposits, credit balances in the Cash Credit account and deposits held as security for advances which are payable on demand.	LCY Balance for the GLs maintained under the data Element "DLIAB_BAL_SAV_GL" LCY Balance for the GLs maintained for the data element "DLIAB_LCGTY_GL" LCY Balance for the GLs maintained under "DLIAB_OVERDUE_TD_GL" LCY Balance for the GLs maintained under "DLIAB_CASH_CERT_GL" LCY Balance for the GLs maintained under "DLIAB_RD_GL" LCY Balance for the GLs maintained under "DLIAB_TELEGRAPHIC_TRNF_GL"

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S. No	Columns	Description	Conditions
			LCY Balance for the GLs maintained under "DLIAB_MAIL_TRNF_GL"
			LCY Balance for the GLs maintained under "DLIAB_DEMAND_DRAFT_GL"
			LCY Balance for the GLs maintained under "DLIAB_UNCLAIMED_TD_GL"
			LCY Credit Balance for the GLs maintained under "DLIAB_CASH_CREDIT_GL"
			LCY Balance for the GLs maintained under "DLIAB_DEP_AS_SECURITY_GL"
1 b)	Time Liabilities	those which are payable otherwise than on demand that include fixed deposits, cash certificates, cumulative and recurring deposits, time liabilities portion of savings bank deposits, staff security deposits, margin held against letters of credit, if not payable on demand, deposits held as securities for advances which are not payable on demand and Gold deposits.	LCY Balance for the GLs maintained under "TLIAB_TD_GL"
			LCY Balance for the GLs maintained under "TLIAB_CASH_CERT_GL"
			LCY Balance for the GLs maintained under "TLIAB_RD_GL"
			LCY Balance for the GLs maintained under "TLIAB_SB_DEP_GL"
			LCY Balance for the GLs maintained under "TLIAB_STAFF_SEC_DEP_GL"
			LCY Balance for the GLs maintained under "TLIAB_LC_GL"
			LCY Balance for the GLs maintained under "TLIAB_DEP_AS_SECURITY_GL"
			LCY Balance for the GLs maintained under "TLIAB_GOLD_DEP_GL"

S. No	Columns	Description	Conditions
	Total of 1	Total of 1	
2	Liabilities in India to Others (excluding borrowings from the Reserve Bank, EXIM Bank, NABARD) Demand Liabilities Time Liabilities	Other Demand and Time Liabilities (ODTL) include interest accrued on deposits, bills payable, unpaid dividends, suspense account balances representing amounts due to other banks or public, net credit balances in branch adjustment account, any amounts due to the "Banking System" which are not in the nature of deposits or borrowing. Such liabilities may arise due to items, like (i) collection of bills on behalf of other banks, (ii) interest due to other banks and so on. Participation Certificates issued to other banks, the balances outstanding in the blocked account pertaining to segregated outstanding credit entries for more than 5 years in inter-branch adjustment account, the margin money on bills purchased / discounted and gold borrowed by banks from abroad	PRODUCT_ELEMENT will be provided to include and exlude the Products (from Bills/Loans/LC) LCY Balance for the GLs maintained under "ODTLIAB_ DEP_GL" LCY Balance for the GLs maintained under "ODTLIAB_ BILLS_PAY_GL" LCY Balance for the GLs maintained under "ODTLIAB_ UNPAID_DIVDND_GL" LCY Balance for the GLs maintained under "ODTLIAB_ SUSPENSE_GL" LCY Credit Balance for the GLs maintained under "ODTLIAB_ BRN_ADJ_GL" LCY Balance for the GLs maintained under "ODTLIAB_ BANKINGSYS_GL" LCY Balance for the GLs maintained under "ODTLIAB_ PART_CERT_GL" LCY Balance for the GLs maintained under "ODTLIAB_ BLOCKED_AC_GL" LCY Balance for the GLs maintained under "ODTLIAB_ BILLS_MARGIN_GL" LCY Balance for the GLs maintained under "ODTLIAB_ GOLD_BORROW_GL"
	Total 2	Total of 2	

S. No	Columns	Description	Conditions
3	Cash in Hand	24 per cent on their total net demand and time liabilities (NDTL)	24% of (Total 1 + Total 2)
4	Balances in current account with Reserve bank	Demand Liabilities include all liabilities which are payable on demand that include current deposits maintained in RBI.	LCY Balance for the GLs maintained under "CURR_AC_AT_RBI_GL"
5	Assets in India with Banking System		Label
5 a)	Balances in current account with		Label
5 a) i)	State bank of India, subsidiary Banks and Corresponding New Banks	Assets with the banking system include balances with banks in current accounts with State bank of India, subsidiary Banks and Corresponding New Banks	LCY Balance for the GLs maintained under "CURR_AC_AT_SBI_GL"
5 a) ii)	Other Banks and notified Financial Institutions	Assets with the banking system include balances with banks in current accounts maintained in Other Banks and notified Financial Institutions	LCY Balance for the GLs maintained under "CURR_AC_AT_OTHR_BANK_GL"
5 b)	Balances in other accounts with Banks and notified Financial Institutions	Savings, Deposits, Loans.	LCY Balance for the GLs maintained under "SAV_AC_SBI_GL" LCY Balance for the GLs maintained under "SAV_AC_OTHERBANK_GL" LCY Balance for the GLs maintained under "TD_SBI_GL" LCY Balance for the GLs maintained under "TD_OTHERBANK_GL" LCY Balance for the GLs maintained under "LOAN_SBI_GL" LCY Balance for the GLs

S. No	Columns	Description	Conditions
			maintained under "LOAN_OTHERBANK_GL"
5 c)	Money at call and short notice	Nostro GLs must be maintained as data element. MM contract	Sum of LCY balance of the Nostro GLs gets updated LCY Balance for the GLs maintained under "MONEY_SHORT_NOTICE _GL"
5 d)	Advances to banks (due from Banks)	Loans/ OD	LCY Balance for the GLs maintained under "INTER_BANK_LOAN_GL"
5 e)	Other Assets	Other Assets GLs must be maintained as data element.	LCY Balance for the GLs maintained under "OTHER_ASSETS_GL"
	Total 5	Total of 5	
6	Net balance in current accounts= 5 a) i) – 1 a) i)	5 a) i) – 1 a) i)	Derived value
7	Net Liabilities for the purpose of section 18 and 24 of regulation act, 1949 = Net Liabilities to Banking System+ Other demand and time liabilities= (1-5)+2 (if is a plus figure) Or 2 only if (1-5) is a minus figure	(1-5)+2 (if is a plus figure) Or 2 only if (1-5) is a minus figure	Derived value
	Part B (For non-scheduled Banks only)	Label	-

S. No	Columns	Description	Conditions
8	Minimum amount of cash reserve required to be maintained under Section 18 of the Banking regulation act, 1949 (3 % of 7 as on the last Friday of the preceding fortnight)	3 % of 7 as on the last Friday of the preceding fortnight	Derived value
9	Cash reserve actually maintained= 3+4+6	3+4+6	Derived value
10	Excess of 9 over 8	Excess of 9 over 8	Derived value (9-8)
	Part C	Label	-
11	Minimum amount of assets required to be maintained under section 18 and 24 of regulation act, 1949 (25 percent or such other specified percentage of 7 as on the last Friday of the second preceding fortnight)	25 percent or such other specified percentage of 7 as on the last Friday of the second preceding fortnight	Derived value
12 a)	Balance required to be maintained under the section 42 of the RBI Act, 1934	-	LCY Balance for the GLs maintained under "SEC_42_GL"
12 b)	Balance maintained by Scheduled banks with RBI	-	LCY Balance for the GLs maintained under "SCHEDULED_BANK_GL"
12 c)	Excess of 12 b) over 12 a)	Excess of 12 b) over 12 a)	Derived value
13	Assets actually maintained	Label	-

S. No	Columns	Description	Conditions
13 a)	Amount in cash deposited with RBI by Banking company incorporated outside India under section 11(2) of the Banking Regulation Act , 1949	-	LCY Balance for the GLs maintained under "CASH_DEP_RBI_GL"
13 b)	Cash in hand or in case of a non-scheduled Bank excess of 9 over 8 , if any show against 10	excess of 9 over 8 , if any show against 10	Derived value (9-8)
13 c)	Excess balance if any show against 12 c) above	-	Derived value
13 d)	Net balance in current account maintained by a scheduled bank = 4 above	-	Derived value
13 e)	Balances maintained by a RRB in call or fixed deposit with its Sponsor bank	-	LCY Balance for the GLs maintained under "RRB_GL"
13 f)	Gold value at a rice not exceeding the market price	-	Manual Entry
13 g)	Unencumbered approved securities valued on the basis of the method of valuation determined by RBI	-	Manual Entry
13 h)	Approved securities deposited with RBI by a Banking company incorporated	-	Manual Entry

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S. No	Columns	Description	Conditions
	outside India under section 11(2) of the Banking regulation act, 1949 valued on the basis of method of valuation determined by RBI		
	Total of 13 a) to13 h)	Total of 13 a) to13 h)	Manual Entry
14	13- 11	([Total of 13 a) to13 h)]-14)	Manual Entry

4.12 R-Return – FET-ERS Reporting

The R-Return report, which is a bank-wise report, is forwarded by the banks to RBI on a fortnightly basis.

The foreign currency inflow/ outflow transactions that occurred in BC, CL, Teller, FX and FT modules are extracted from the system at the end of every fortnight.

The data extraction is based on the purpose codes defined by BRI. Following are the instances for which the purpose codes are defined:

- Reporting Forex transaction Receipts
- Reporting Forex Transaction Payments
- Purpose codes for Cover-page

The data extraction is based on purpose code selection for BC, RT and FT. The R-Return batch 'MDFRSRRN', which is an intra-day batch, is maintained in the system. This batch is run at the head office level which is required for R-Return Nostro pages.

Note the following:

In FT contracts, 'Purpose Code' is mandatory only if the settlement account is Nostro, which is validated by the system.

In case of FX transactions, the data extracted is available n in the Nostro Cover page and the Q.E File. The extraction for the Cover page items is based on the following conditions:

Cover page Item	Conditions
1.D Sales to other Authorised Dealers in India	Credit Nostro Customer type is Bank Residence- India

Cover page Item	Conditions
1.E. Sales to Reserve Bank of India	Credit Nostro Customer Type is Bank MDTM_REPORT_PARAM -table name RBI_CUSTOMER-Customer CIF Residence- India Identified by the CIF number allotted to RBI
1.F Sales to overseas banks and branches	Credit Nostro Customer Type is Bank Residence- Not India
2.D Purchases from other Authorised Dealers in India	Debit Nostro Customer type is Bank Residence- India
2.E Purchases from Reserve Bank of India	Debit Nostro Customer Type is Bank MDTM_REPORT_PARAM -table name RBI_CUSTOMER-Customer CIF Residence- India Identified by the CIF number allotted to RBI
2.F Purchases from overseas banks and branches	Debit Nostro Customer Type is Bank Residence- Not India

For Retail Teller, you can capture the value of the UDF 'PURPOSE_CODE' in the screens mentioned below (with their function ids):

- FX Purchase (Walk-in) - 8004
- FX Sale (Walk-in) - 8203
- DD Liquidation against Account - 8312
- DD Liquidation against GL - 8311
- DD Liquidation against Walk-in - 8310
- TCs Purchase (Walk-in) - 8003
- TCs purchase against Account - 1409
- TCs sale against GL - 8205
- TCs sale (Walk-in) - 8204
- TC sale against Account - 1009

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For more details on mapping system branch functions to retail teller products, refer section 'Mapping Oracle FLEXCUBE Branch Functions to Retail Teller Products' in the chapter 'Annexure - A' in the Retail Teller User Manual

4.12.1 R-Return User Intreface Workflow

The following diagram describes the workflow of the R-Return User Interface:
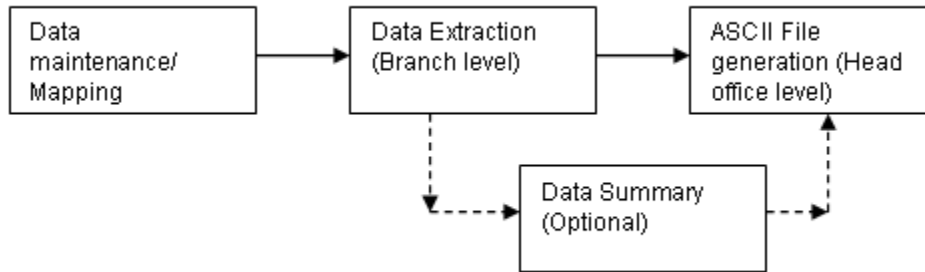
4.12.2 Maintaining R-Return Details

You can maintain details required for report generation and submission using the 'R-Return Maintenance' screen. The maintenance is done at the head office level, which is applicable to the associated branches. You can invoke this screen by typing 'MDDRRETM' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

You have to authorise the records created in this screen. Also, system does not carry out valiadtions on the details maintained here.

Specify the following details here:

Branch

System displays the branch code of the reporting branch as maintained in the bank parameters screen.

Branch Description

System displays brief decription of the branch code as maintained in the bnk parameters screen.

Product Type

Specify the product type. The adjoining option list displys a list of all the valid product types maintained in the system. You can select the appropriate one.

Operation

Specify the operation. The adjoining option list displys a list of all the valid operations maintained in the system. You can select the appropriate one.

Event Code

Specify the event code. The adjoining option list displys a list of all the event codes maintained in the system. You can select the appropriate one.

Amount Tag

Specify the amount tag. The adjoining option list displys a list of all the amount tags maintained in the system. You can select the appropriate one.

Purpose Code

Select the purpose code from the adjoining option list.

Once you save, you can modify the value of 'Purpose Code' only. You can click on the '+' or '-' button to add or remove rows.

4.12.2.1   <u>Operations you can Perform on R-Record Details</u>

On the r-record details maintenance, you can perform the following operations:

- Add a record
- Modify a record
- Delete a record

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4.12.3 Viewing R-Return Details

You can view the r-returned details maintained for report generation and submission using the 'R-Return Maintenance' summary screen. You can invoke this screen by typing 'MDSRRETM' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

In the above screen, you can base your queries on any or all of the following parameters and fetch records:

- Authorization Status
- Branch
- Record Status

Select any or all of the above parameters for a query and click 'Search' button. The records meeting the selected criteria are displayed.

System displays the following details pertaining to the fetched records:

- Authorization Status
- Record Status
- Branch
- Branch Description

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4.12.4 Viewing the R-Return Nostro Cover Page Data Extraction Logic

The file data is extracted using the schedule and purpose code mapping. You can edit the Nostro cover page data that has been extracted based on the data mapping and extracting logic. You can view the extracted data for the Nostro cover page using the 'R-Return Extracted Data' summary screen. You can invoke this screen by typing 'MDSRRETQ' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

All the records in this screen have to be authorized manually. During extraction, if any record is un-authorized, system gives an alert message and extraction will not be possible.

You can query the records with the following details as the search criteria:

- Bank Reference Number
- Customer Number
- Currency
- Purpose Code
- Authorisation Status
- Record Status
- Transaction Date

You can view the data captured for a record in the 'R-Return Extracted Data Details' screen. This screen displays the data of the individual transactions.

To invoke the 'R-Return Extracted data Details' screen, click on a record in the 'R-Return Extracted Data' summary screen.

Specify the following details here:

Purpose Code

Specify the purpose code from the adjoining option list.

Remark Ref No URS

Specify your remarks on unclassified receipts survey here.

System displays the following details here:

Transaction Date

System displays the date on which the transaction has occurred.

Serial Number

System displays the sequence number appended to the transactions. The Serial Number ranges from 1 to 9999.

Bank Reference

System displays the Central Bank reference number for the transaction.

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Currency

System displays the bill currency for the transaction.

Nostro/ Vostro Indicator

System displays 'V' when currency is INR and 'N' for all the other currencies.

Vostro Country Code

System displays the code of the Vostro account holder's country.

Transaction Amount Indicator

System displays the realization type in GR form. System displays one of the following values:

- 0 – Indicates otherwise
- 1 – Indicates full invoice
- 2 – Indicates part invoice value
- 4 – Indicates Amount Zero
- 5 - Indicates combined GR forms

Amount in Foreign Currency Unit

System displays the credit amount (without any decimal value and point), in case of outward remittance, and the debit amount, in case of inward remittance.

Amount in Rupees

System displays the local equivalent of the debit amount (without any decimal value and point), in case of outward remittance, or credit, in case of inward remittance, to the customer account.

Invoice/ GR Amount

System displays either the invoice amount or the GR amount in the GR forms, whichever is applicable.

Gr Prefix

System displays the GR prefix for the transaction.

Form Number

System displays the form number for the transaction. This field is blank for new export procedures.

Bill Prefix

System displays either N,D, P, C, M or A as the bill prefix, based on the Central Bank reference Number

Bill Number

System displays the bill number for the transaction

Import/ Export Code

System displays the import or export code for transactions with purpose codes P0101 and P0105.

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Date of Shipment

System displays the shipping bill date here.

Shipping Bill Number

System displays the Shipping bill number here.

Customer Number

System displays the customer number here.

Under LC

System displays one of the following values here:

1 – Indicates under LC

0 – indicates otherwise

URS

System displays the number of transactions clubbed under Unclassified Receipts Survey for recipients of the foreign exchange transaction when amount is more than INR 500000 or more for a single transaction.

Beneficiary Name

System displays the beneficiary name here only for recipients of the foreign exchange transaction when amount is more than INR 500000 or more for a single transaction.

Remitter Name

System displays the remitter's name here.

4.12.5 R-Return Vostro Cover Page Data Extraction Logic

The Vostro cover page contains a summary of the transactions on the Vostro accounts of banks and private exchange houses.

Following are the conditions for Vostro transactions:

- The currency is INR
- The Country of the bank/ private exchange house is not India

The data extraction for the Vostro cover page is as follows:

Vostro Operation	Column	Bank	Private Exchange House
-	Name , Place and Country of the bank branch or correspondent	This is the Name , place and country of the Banks	This is the Name, Place, and country of the Private Exchange House
-	Opening Balance	This is the Closing balance of the previous	This is the Closing balance of the Previous

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Vostro Operation	Column	Bank	Private Exchange House
		Vostro Cover page	Vostro Cover page
3A	Transaction with Public- Imports- Below 5 lakhs	Sum of all bill transactions below 5 lakhs are displayed- Credit to Vostro in BC	Sum of all bill transactions below 5 lakhs are displayed- Credit to Vostro in BC
3B	Transaction with Public- Imports- 5 lakhs and above	Sum of all Bill transactions equal to or above 5lakhs are displayed- Credit to Vostro in BC	Sum of all Bill transactions equal to or above 5lakhs are displayed- Credit to Vostro in BC
4A	Transaction with Public- Others- Below 5 lakhs	Sum of all other transactions below 5lakhs- Credit to Vostro in FT and other Modules.	Sum of all other transactions below 5lakhs- Credit to Vostro in FT and Other Modules.
4B	Transaction with Public- Others- 5 lakhs and above	Sum of all credits equal or more than 5 lakhs- Credit to Vostro in FT and Other Modules.	Sum of all credits equal or more than 5 lakhs- Credit to Vostro in FT and Other Modules.
5	Funding Transactions	Sum of funding transactions (crediting the account)- Credit to Vostro in FX	Sum of funding transactions (crediting the account)- Credit to Vostro in FX
-	Total Credits	Sum of 3, 4, 5	Sum of 3, 4, 5
7	Exports	Sum of all bill transactions are displayed.- Debit from Vostro in BC	Sum of all bill transactions are displayed.- Debit from Vostro in BC
8A	Transaction with Public- Payments- 5 lakhs and above	Sum of all Payments equal to or above 5lakhs- Debit from Vostro in FT and Other Modules.	Sum of all Payments equal to or above 5lakhs- Debit from Vostro in FT and Other Modules.
8B	Transaction with Public- Payments- Below 5 lakhs	Sum of all Payments below 5 lakhs- Debit from Vostro in FT and Other Modules.	Sum of all Payments below 5 lakhs- Debit from Vostro in FT and Other Modules.
9	Withdrawal transactions	Sum of withdrawal transactions (debiting the account)- Debit from Vostro in FX	Sum of withdrawal transactions (debiting the account)- Debit from Vostro in FX
-	Total Debits	Sum of 7,8,9	Sum of 7,8,9

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Vostro Operation	Column	Bank	Private Exchange House
-	Closing Balance	Credits- Debits	Credits- Debits

During extraction, any credit to the account is defaulted to purpose codes 4a or 4b and debit is defaulted to purpose codes 8a or 8b.

4.12.6 Viewing R-Return Vostro Cover Page Data

You can view the extracted data for Vostro cover page using the 'R-Return Extracted Data' summary screen. You can invoke this screen by typing 'MDSRRETV' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

You can query a record with the following details as the search criteria:

- Vostro Operation
- Transaction Reference Number
- Settlement Date
- Debit/Credit
- Authorization Status
- Record Status

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- Module

You can invoke the 'R-R Vostro Extracted Data Details' screen by clicking on a record in the 'R-Return Extracted Data' Details screen. The 'R-Return Vostro Extracted Data Details' screen contains the details of the individual transactions for Vostro cover page.

In this screen you can edit the value of 'Purpose Code'. The following fields are un-editable in this screen:

- Currency
- Debit/Credit
- Transaction Amount
- Settlement date
- Transaction reference Number
- Custom number
- Account Number
- Vostro country Code
- Customer name
- Address
- Vostro Operation
- Module

4.12.7 <u>Maintaining Grouping Details for R-Return File Extraction</u>

You can maintain grouping details for the r-return file extraction using the 'Group Maintenance' screen. You can invoke this screen by typing 'MDDFTRMT' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Specify the following:

Group Id

Specify the group id for R-Return data extraction.

Group Description

Specify a brief description of the group id maintained.

Interface Id

Specify the interface id for the file extraction.

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4.12.8 Maintaining Grouping Details for R-Return UI Data Extraction

You can maintain grouping details for R-Return User-Interface data extraction using the 'Group Trigger' screen. You can invoke this screen by typing 'MDDFTRTG' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Specify the following:

Group Id

Specify the group id for R-Return data extraction. Alternatively, you can select the group id from the adjoining option list.

Processing Date

Specify the processing date or the period ending date. Alternatively, you can select the processing date from the adjoining calendar button.

Branch Code

Specify the branch code for the URS file generation.

Date

Specify the date for the URS file generation.

Once you have specified the 'Group Id' and 'Processing Date', click the 'OK' button in this screen. Once you click the 'OK' button, the data is extracted.

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System runs the data collection batch, which is an intra-day batch, in the transaction input stage. This batch collects the data for the inflow and outflow FCY transactions posted on the current date. The data required to generate the files is collected as part of this EOD batch.

When the intraday batch is run after 15th of the month to end of the month, the extraction will be from 1 to 15 of the current month. When the intraday batch is run from 1st of the month to 15th of month, the extraction will be from 16 to end of the previous month.

The data collected is for the transactions of BC, CL, TX and FT modules (inward and outward remittances). The 'Purpose Code' for these transactions is defaulted up from the 'R-Return Maintenance' screen or from the purpose codes you have selected.

🛑 The data extraction is branch-wise for the all files except URS6. In URS6, RBI predefines the branches and the dates on which the fortnightly reports are required.

4.13 Priority Sector Advances (PSA) Reports

The PSA Report, which is a bank-wise report, is forwarded by the banks to RBI on a half-yearly basis.

The data with respect to the number of accounts and outstanding that occurred in the BC, CASA and CL modules is maintained in the system. The priority sector-wise number of accounts and amount disbursed, including for those of weaker sections, is extracted based on the UDFs maintained in the system. You can generate the report using 'MIS Date' and 'Bank' as the search criteria.

Following are the 2 parts of a PSA report:

- Part I – displays the number of accounts, limits sanctioned, balance outstanding for various priority sections, and the number of accounts and balance outstanding for the weaker sections
- Part II – displays the number of accounts, limits sanctioned and balance outstanding for weaker sections like SC, ST, women and other categories under the 'weaker sections' on the basis of amount of advance and net position reported in Part I of the PSA report

4.13.1 System Data Mapping for PSA Report – Part I

PSA report – Part 1 records the date based on the following classification:

- Priority Sector – the priority sector UDF 'ACTIVITY_OCCUPATION' is captured at the transaction level
- Weaker Sections – the weaker sections (scheduled castes, scheduled tribes) UDF is captured at the customer level

The pre-requisites for data population in PSA reports – Part I, are as follows:

- The account must be open and must have a balance greater than zero
- All active loans are considered
- All active import and export bills that are purchased/ discounted or advanced are considered

System defaults the following details:

- Name of the bank
- Date of Return

- Total Advances of the bank
- Outstanding as on the 'Date of Return'
- Total Priority Sector Advances
- Percentage of Priority Sector Advances to Total advances
- Total Weaker Section Advances
- Percentage of Weaker Section Advances to Priority Sector Advances

You have to specify the signature of the authorized officials in the system.

The following table gives the data that should be specified for PSA Reports – Part I:

Field	FCUBS Data	Conditions
No of Borrower units	Number of accounts from the modules Bills and Collections (Advances), CASA (overdraft) and CL modules	The field data is captured for the Private sectors as defined in the following table.
Limit Sanctioned	The credit limit. If no limit exists then the disbursed amount is the limit sanctioned. The account status is active (not in liquidated, closed , reversed or hold statuses)	Sanctioned amount of loans Bill Amount The field data is captured for the Priority sectors as defined in the following table.
Amount Advanced	The amount disbursed out of the credit limit.	Disbursed amount is purchased/discounted/advanced amount. Disbursed Loan Amount The field data is captured for the Priority sectors as defined in the following table.
Balance Outstanding	Outstanding amount of all the current accounts	Outstanding balance in local currency of the loan contract Purchase/ advanced amount.

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Field	FCUBS Data	Conditions
		The field data is captured for the Priority sectors as defined in the following table.
Amount Overdue under Balance outstanding	The amount outstanding post the due date.	The amount outstanding post the due date in Loans. The amount outstanding post the maturity date in Bills. The field data is captured for the Priority sectors as defined in the following table.

4.13.2 <u>**System Data Mapping for PSA Report – Part I**</u>

PSA report – Part 1 records the date based on the following classification:

- Scheduled Castes
- Scheduled tribes
- Women
- Other categories using the 'weaker sections' on the basis of amount of advance
- Net position to be reported in Part I of the PSA report

System identifies the above mentioned classification based on the following:

- UDF 'SECTOR' at the customer level to identify Scheduled Casts and Scheduled Tribes
- Gender of the Customer as 'Female' identifies Women category
- UDF 'ACTIVITY_OCCUPATION' at the transaction level to identify the Priority Sector

The pre-requisites for data population in PSA reports – Part II, are as follows:

- The account must be open and must have a balance greater than zero
- All active loans are considered
- All active import and export bills that are purchased/ discounted or advanced are considered

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The following table gives the data that should be specified for PSA Reports – Part II:

Field	FCUBS Data	Comments
No of Borrower units	Number of accounts	The field data is captured for the Priority sectors as defined in the following table.
Limit Sanctioned	The credit limit. If no limit exists then the disbursed amount is the limit sanctioned. The account status is active (not in liquidated, closed , reversed or hold statuses)	
Amount Advanced	The amount disbursed out of the credit limit	
Balance Outstanding	Outstanding amount of all the current accounts	
Amount Overdue under Balance outstanding	The amount outstanding post the due date.	

4.14 **ALM – Structural Liquidity**

The Statement of Structural Liquidity, which is a bank-wise report, is forwarded by the banks to RBI on a fortnightly basis. This report gives the residual maturity of the outflows/ inflows across different time periods and their total for the entire time period.

The data with respect to outstanding amounts in CL, CASA, FX and TD modules are extracted and maintained in the system. You can generate the report using 'MIS Date' and 'Bank' as the search criteria.

The ALM report contains the following details:

- Name of the bank
- Statement as on the Date

You can adopt a granular approach for measurement of liquidity by having 10 time buckets as follows:

- Day 1
- 2 – 7 days
- 15 – 28 days
- 29 days up to 3 month
- Over 3 months and up to 6 months
- Over 6 months and up to 3 years
- Over 3 years and up to 3 years
- Over 5 years
- Total

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4.14.1 System Data Mapping for ALM Reports

For both the inflows and outflows, the respective maturity buckets should be updated based on the data obtained on the fortnight.

The following table gives the outflow details for all the active accounts that have balance:

S. No	Name (Head of Accounts)	FCUBS Data	Conditions
1.	Capital	The sum of balance outstanding of Capital GLs like (i) paid up capital GL and (ii) Forfeited shares GL are displayed	Only the 5 year bucket will be filled in the report.
2.	Reserves & Surplus	It is the Sum of 1 and 2 : Sum of LCY balance of the reserves/surplus GLs Net balance of the branch (Income GL's balance-Expense GL's balance) in the given date	Reserve GLs must be maintained as a data element. Only above 5 years time bucket gets filled.
3.	Deposits	-	Label
	3.1 Current Deposit	It is the sum of 1 and 2: 1. Sum of Outstanding amount of CASA Account – Current which has a balance. 2. Sum of LCY balance of the Current Deposit GL's. The GLs are : Redemption GLs Collection Account GL Unclaimed Deposit GL Credit Balance GL Matured Deposit GL In operative account GL Gold Auction balance	The Current Deposit GLs must be maintained as data element. In the Day 1, 2-7 days and 8-14 days time buckets, depending upon the experience and estimates of banks and the core portion may be placed in over 1- 3 years bucket. Account_Class_Data_Element and Gl_Data_Element will be provided to include and exclude the Account Classes and GL's respectively.
	3.2 Savings Bank	It is the sum of 1 and 2 : Sum of Outstanding balance of CASA account-Savings which has a balance. Sum of LCY balance of Savings GL	The Savings Deposit GLs must be maintained as data element. Inoperative account GL must be maintained as a

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S. No	Name (Head of Accounts)	FCUBS Data	Conditions
		like 'In operative account (SB)'gets updated.	data element. In the Day 1, 2-7 days and 8-14 days time buckets, depending upon the experience and estimates of banks and the core portion may be placed in over 1- 3 years bucket.
	3.3 Term Deposits	It is the sum of 1 and 2 : 1. Sum of LCY Balance of TD accounts (principal component). 2.Sum of LCY Balances of the following Manual GLs gets updated.	Manual GL must be maintained as data element. Account_Class_Data_Ele ment and GI_Data_Element will be provided to include and exclude the Account Classes and GL's respectively.
	3.4 Certificate of deposits	Sum of LCY balance of GL "COD" gets updated.	COD GL must be maintained as data element.
4.	Borrowings	-	Label
	4.1 Call and Short Notice	Sum of LCY balance of Call Money Borrowing GL s and credit balance of Nostro GLs	Data Element for GL's and Data Elements to provide Percentage for all the buckets
	4.2 Inter-Bank (Term)	Sum of LCY balance.	From MM contract. Inter Bank borrowings is maintained as a product.
	4.3 Refinances	-	REFINANCES_PRODUC TS should be maintained as a Data Element. From MM contract.
	4.4 Others (Specify)	Sum of LCY balance.	Based on the Other Borrowing GL maintenance in the Data Element maintenance

S. No	Name (Head of Accounts)	FCUBS Data	Conditions
5.	Other Liabilities & Provisions	-	Label
	5.1 Bills Payable	It is the sum of LCY balance of Bills due amount from contract	
	5.2 Provisions	It is the sum of LCY balance outstanding of the Provision GLs	Provision GLs must be maintained as data element. 5 year bucket.
	5.4 Others.	Sum of LCY balance of Interest Accrued GLs	Interest Accrued GLs must be maintained as data element. Only above 5 years time bucket gets filled. (Items not representing cash payables (i.e. income received in advance, etc.) may be placed in over 5 years bucket.)
6.	Lines of credit	Label	The Classification is based on the Customer Type
	6.1 Institutions	Facility defined for Corporate customers.	
	6.2 Customers	Facility defined for Individual customers.	Based on the facility and the maturity date. Term Loans are maintained as UDF.
7.	Un availed portion of Cash Credit / Demand Loan component of Working Capital	For ODs, sanctioned amount-amount disbursed. Cash Credit- un-utilized portion of the Facility	Account status is not closed, liquidated, reversed or hold. Difference between Sanctioned amount and Outstanding balance must be >0. In all the buckets based on the outstanding as on the MIS date. At the facility level, UDF is maintained for Cash Credit / Demand Loan component of Working

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S. No	Name (Head of Accounts)	FCUBS Data	Conditions
			Capital. TYPE_OF _ACCOUNT UDF
8.	Letters of Credit/Guarantees	Sum of Liability Outstanding Amount in LCs and guarantees.	In all the buckets based on the outstanding as on the MIS date.
9.	Repos	-	Repos GLs should be maintained as a Data Element.
10.	Bills rediscounted(DUPN)	Sum of LCY balance of the Bill overdue amount is considered.	
11.	Swaps (Buy/Sell) / maturing forwards	Sum of LCY balance of FX Contracts Only for Purchase/ Buy leg.	FX product Data Element must be maintained as data element Selling FCY and Buying LCY.
12	Interest Payable	Sum of Projected Interest for Open TD	Interest Payable GLs must be maintained as data element.
13	Others (specify)	LCY Balance	Based on the Other GL maintenance in the Data Element maintenance
A	TOTAL OUTFLOWS	Sum of all the outflows.	
B	CUMULATIVE OUTFLOWS	-	Cell B1= A1 Cell B2= A1+A2 Cell B3= B2+A3 Cell B4= B3+A4 Cell B5= B4+A5 Cell B6= B5+A6 Cell B7= B6+A7 Cell B8= B7+A8 Cell B9= B8+A9 Cell B10= B9+A10 Total= B10

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The following table gives the outflow details for all the active accounts that have balance:

S. No	Name (Head of Accounts)	System Data	Conditions
1.	Cash	Sum of LCY balance of the Cash GLs gets updated: Cash on hand GL Cash at ATM GL and Foreign Currency Notes GL	Cash GL must be maintained for data element. Day 1 bucket.
2.	Balances with RBI	Sum of LCY balance of the Balance with RBI GL gets updated.	Balance with RBI GL must be maintained for data element. Day 1 bucket
3.	Balances with other Banks	-	Label
	3.1 Current Account	Sum of LCY balance of the Balance GLs gets updated	Balance GLs must be maintained as data element. Non-withdrawal portion on account of stipulations of minimum balances may be shown under 'Over 1-3 years' bucket and the remaining balances may be shown under Day 1 bucket.
	3.2 Money at Call and Short Notice, Term Deposits and other placements and balances with other banks	Sum of LCY balance of the Nostro GLs gets updated	Nostro GLs must be maintained as data element. MM contract
4.	Investments(including those under Repos but excluding Reverse Repos)	Sum of LCY balance of the security, shares, bonds, debentures and investment GLs gets updated.	Investment GLs must be maintained as data element. Mutual Funds- 1 Day bucket
5.	Advances	-	Label

S. No	Name (Head of Accounts)	System Data	Conditions
	5.1 Bills Purchased and Discounted (including bills under DUPN)	It is the sum of: Sum of Purchase amount- sum of Liquidated amount in LCY for FCY Bill= Balance outstanding Unlinked FX Rate of the Bill Sum of Purchase amount- sum of Liquidated amount in LCY for other bills in LCY	Bills are Operation Discount/Purchase. Purchased GL must be maintained as data element.
	5.2 Cash Credits, and Loans repayable on demand	It is the sum of 1 and 2: Sum of Outstanding balance of CASA//Loans whose account is Open and not liquidated Sum of LCY balance of Temporary Overdraft GL, Advance GL AND Other's GL(Suit CASA GL)	The GLs must be maintained as data element. It contains Advance GL Others GL 'Over 1-3 years' bucket.
	5.3 Term Loans	Sum of Outstanding Amount of Loans, where account is not liquidated and	The Term Loan is retrieved from the
6.	NPAs (Advances and Investments)	It is the sum of: LCY balance of Other's GLs gets updated. The Other GL's can be Suit Protested Bills Bad and Doubtful	For the account balance Asset Classification code must not in (1,2,10,20) The Other GLs must be maintained as data element. This has below GL's Only 1 to 14 days time bucket gets filled.
7.	Fixed Assets	Sum of LCY balance of the Asset GL gets updated.	Asset GLs must be maintained as data element.
8.	Other Assets	-	Label
	8.1 Leased Assets	Sum of LCY balance of the Asset GL gets updated.	
	8.2 Others.	Sum of LCY balance of Interest Accrued GLs	Interest Accrued GLs must be maintained as data element.

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S. No	Name (Head of Accounts)	System Data	Conditions
			Only Above 5 years time bucket gets filled.
9.	Reverse Repos	Sum of LCY balance of the Repo GL gets updated. Banks-Reverse REPO RBI-Reverse REPO	Repo GLs must be maintained as data element.
10.	Swaps (Sell /Buy)/ maturing forwards	Sum of LCY balance of FX Contracts Only for Sell leg.	FX product Data Element must be maintained as data element Buying FCY and Selling LCY.
11.	Bills Rediscounted (DUPN)	Sum of LCY balance of Bill rediscounted GL gets updated.	Bills Rediscounted GLs must be maintained as data element.
12	Interest receivable	Sum of LCY balance of Interest Receivable GL Interest Receivable on Investments Interest receivable on Call Money Interest receivable on IBD-INR Interest receivable on IBD-Foreign Dep	Interest Receivable GLs must be maintained as data element.
13	Committed Lines of Credit	Sum of LCY balance of CBLO(Collateralized Borrowing & Lending) GL	CBLO GLs must be maintained as data element. 1 Day bucket
14	Export Refinance from RBI.	-	Export Refinance GLs must be maintained as data element.
15	Others (specify)	Sum of LCY balance.	Based on the Other GL maintenance in the Data Element maintenance
C	TOTAL INFLOWS	Sum of all the inflows.	
D	MISMATCH(C-A)	Total Inflows-Total Outflows	

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S. No	Name (Head of Accounts)	System Data	Conditions
E	MISMATCH as % to OUTFLOWS (D as % to A)	Calculated from the A and D	%(D/A)
F	CUMULATIVE MISMATCH	-	Cell F1= D1 Cell F2= D1+D2 Cell F3= F2+D3 Cell F4= F3+D4 Cell F5= F4+D5 Cell F6= F5+D6 Cell F7= F6+D7 Cell F8= F7+D8 Cell F9= F8+D9 Cell F10= F9+D10 Total= F10
G	CUMULATIVE MISMATCH as a % to CUMULATIVE OUTFLOWS (F as a % to B)	Derived Value	%(F/B)

4.15 <u>Export Billing Outstand (XOS) Reports</u>

The XOS report, which is a branch-wise report, is forwarded by the authorized dealers to RBI on a half-yearly basis at the end of June and December every year.

Following are the 3 parts of the XOS report:

- Part I - Outstanding export bills other than those on deferred payment terms
- Part II - Exports on deferred payment terms (including interest) that are outstanding beyond due date
- Part III - Summary of Part I and Part II

4.15.1 <u>System Data Mapping XOS Reports – Part 1</u>

The pre-requisites for data population in XOS Reports – Part I, are as follows:

- Contract status should be active / crystallized
- Export bills outstanding for more than 180 days from date of shipment and unrealized bills from their due date should be reported.

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- The data elements used are 'XOS_PRODUCTS' and 'XOS_REPORTING_PERIOD'

The following table contains the details for XOS Reports – Part I:

Field	FCUBS Field	Conditions
A.D Code	The AD Code number is a 14 digit number (e.g. 1234567-1234567).	This is maintained as a Branch level UDF.
S. No	Serial number of the record	Sequence number
Bill No & Bill Date	Bill Reference number and the value date of the Bill	In Contract Main
Name and Address of the Exporter	The Drawer name and Address	In Parties Tab
IE Code Name and Address of the Exporter	-	An I.E UDF at customer level.
Date of Exports	Goods Shipment Date	In GR Form
Due date of realisation	Maturity Date	In Contract Main tab.
GR / PP / SOFTEX form no.	GR Number	In GR Form
Port of Shipment	Shipment From	In GR Form
Shipping Bill No. & Date	Shipping Bill Number	In GR Form
Name & Address of overseas buyer.	Name and address of the Importer	In Contract Main tab
Commodity	Goods Description	In Document/ Shipment Tab
Invoice Currency & amount	Invoice currency and invoice amount	In Invoice Form
Amount of Realization currency and amount	Bill amount and Bill Currency	In Contract Main
Amount outstanding-currency and amount	This is the outstanding amount and the corresponding currency	In Contract Main
Outstanding Amount in RS	The outstanding amount in Rupee equivalent.	Rupee outstanding-Display only the data in Cash Export and Undrawn balances. The undrawn amount captured in GR form will

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Field	FCUBS Field	Conditions
		be displayed under the Undrawn balance. And the (GR amount- Undrawn balance) will be the cash export.
Remarks	Remark in GR Form.	The user can also enter manually on the report.

4.16 Return 25- Export Credit Disbursements and Balance Outstanding

The Return 25 report, which is a bank-wise report, is forwarded by the authorized dealers to RBI on a quarterly basis. This report contains details on the pre-shipment and post-shipment disbursement and balance outstanding amounts.

The disbursement and outstanding details of all the active contracts in BC and CL modules are maintained in the system. You can generate the report using 'MIS Date (maximum date)' and 'Bank Code' as the search criteria.

The Return 25 report contains the following details:

- Name of the AD Bank:
- Statement showing total disbursals and balance outstanding as on the last reporting Friday of the quarter for all exporters
- Total number of gold cards issued till the end of the quarter

4.16.1 System Data Mapping for Return 25 – All Exports

The report is classified as follows:

- Disbursement
- Balance outstanding as on the last reporting Friday of the quarter

The following table contains the details for Return 25 reports:

Columns	Disbursement	Balance Outstanding	Conditions
Pre-Shipment Credit	-	-	Label
Rupee Credit	Disbursed amount in case of Loans with disbursement date between maximum and minimum date.	LCY balance outstanding is the Outstanding balance of loan	**Pre Rupee Credit Data Element** created with All Packing Credit Rupee Advance Rupee Loan Products

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Columns	Disbursement	Balance Outstanding	Conditions
			All Loans with Packing Credit Product set to "Yes" And in LCY
PCFC(Pre-shipment Credit in Foreign Currency)			**PCFC Data Element** created with All Packing Credit products in Foreign Currency All Loans with Packing Credit Product set to "Yes" And in FCY
Post – Shipment Credit	-	-	Label
Rupee Credit	Sum of : Disbursed amount in case of bills with purchase/discount date between maximum and minimum date. Disbursed amount in case of Loans with disbursement date between maximum and minimum date.	Sum of: LCY outstanding balance of bill. LCY balance outstanding is the Outstanding balance of loan,	**Post Rupee Credit Data Element** created with Export Bill products and Export Bill Rupee Advance products that are linked to a Loan Product. All Active Loans linked to Bills and Bills have LCY Advancing set to "Yes". And Loan in LCY
EBR(Rediscounting of Export Bills Abroad Scheme)	Disbursed amount in case of bills with purchase/discount date between maximum and minimum date.	LCY balance outstanding is Outstanding balance of loan	**EBR Data Element** created with Post-shipment Export Bill Rediscounted products(both Sight & Usance) with operation in Purchase and Discount All Active bills that have Rediscount Date greater than Bill Shipment Date

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Columns	Disbursement	Balance Outstanding	Conditions
			The amount of bills discounted/rediscounted under EBR Scheme on 'without recourse' basis should be excluded from the balance outstanding.
Deferred Payments	None	None	**Deferred Data Element** created with Deferred Products Note * : Currently these values are empty
Other Govt. Payments	None	None	**Other Product Data Element** created with Other Products Note * : Currently these values are empty

4.16.2 <u>System Data Mapping for Return 25 – Gold Card Holders</u>

The UDF 'GOLD_CARD_HOLDER' is used to identify the gold card holders.

The following table contains the data of the gold card holders:

Columns	Disbursement	Balance Outstanding	Conditions
Pre-Shipment Credit			
Rupee Credit	Disbursed amount in case of Loans with disbursement date between maximum and minimum date.	LCY balance outstanding is the Outstanding balance of loan	**Pre Rupee Credit Data Element** created with All Packing Credit Rupee Advance Rupee Loan Products All Loans with Packing Credit Product set to "Yes" And in LCY
PCFC(Pre-			**PCFC Data Element**

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Columns	Disbursement	Balance Outstanding	Conditions
shipment Credit in Foreign Currency)			created with All Packing Credit products in Foreign Currency All Loans with Packing Credit Product set to "Yes" And in FCY
Post – Shipment Credit			
Rupee Credit	Sum of : Disbursed amount in case of bills with purchase/discount date between maximum and minimum date. Disbursed amount in case of Loans with disbursement date between maximum and minimum date.	Sum of: LCY outstanding balance of bill. LCY balance outstanding is the Outstanding balance of loan,	**Post Rupee Credit Data Element** created with Export Bill products and Export Bill Rupee Advance products that are linked to a Loan Product. All Active Loans linked to Bills and Bills have LCY Advancing set to "Yes". And Loan in LCY
EBR(Rediscounting of Export Bills Abroad Scheme)	Disbursed amount in case of bills with purchase/discount date between maximum and minimum date.	LCY balance outstanding is Outstanding balance of loan	**EBR Data Element** created with Post-shipment Export Bill Rediscounted products(both Sight & Usance) with operation in Purchase and Discount All Active bills that have Rediscount Date greater than Bill Shipment Date The amount of bills discounted/rediscounted under EBR Scheme on 'without recourse' basis

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Columns	Disbursement	Balance Outstanding	Conditions
			should be excluded from the balance outstanding.
Deferred Payments	None	None	**Deferred Data Element** created with Deferred Products Note * : Currently these values are empty
Other Govt. Payments	None	None	**Other Product Data Element** created with Other Products Note * : Currently these values are empty

4.17 SJSRY and SGSY Reports

The SJRY and SGSY (Monthly/quarterly progress reports and half yearly recovery statement) reports, which are bank-wise reports, are forwarded by the banks to RBI.

4.17.1 Swarna Jayanti Shahari Rozgar Yojana (SJSRY) Reports

The SJRY (monthly/quarterly progress reports and half yearly recovery statement) reports, which is a bank-wise report, are forwarded by the banks to RBI.

All the data with respect to the number of disbursed/ advanced and the outstanding amount in the CL module are extracted and maintained in the system. You can generate the report using 'MIS Date' and 'Bank' as the search criteria.

Following are the 2 parts of a SJSRY report:

- Recovery- half-yearly (USEP and DWCUA)
- Progress- Quarterly (USEP and DWCUA)

The UDFs for system data mapping for SJSRY Quarterly Report - USEP are 'DISTRICT', 'SCHEME_TYPE', 'SECTOR' and 'PHYSICAL_CHALLENG'.

The UDFs for system data mapping for SJSRY Quarterly Report – DWCUA are 'DISTRICT', 'SCHEME_TYPE' and 'TOTAL MEMBERS'.

The UDFs for system data mapping for SJSRY Quarterly Report – SJSRY Half-yearly Recovery Report are are 'DISTRICT' and 'SCHEME_TYPE'.

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4.17.1.1 System Data Mapping for SJSRY Quarterly Report- USEP

The Urban Self Employment Programme (USEP) is applicable for Under-employed and unemployed urban youth whose annual family income is below the poverty line and who have got education up to ninth standard shall be assisted with bank's loan and Government subsidy.

The pre-requisites for data population in USEP reports are as follows:

- Account must be open and must have an outstanding balance
- Account status is not closed, liquidated, reversed or on hold for loans
- The UDF 'SCHEME_TYPE' has the value 'Urban Self Employment Programme Others'

The following table contains the details on the data which needs to be captured on quarterly basis for States and Union territories for USEP reports:

Columns	Description	Conditions
Name State/Union Territory	District UDF will be captured.	State will be derived from the Data store.
Target	No values currently filled	
No. of applications received	No values currently filled	
Total Loans sanctioned	The no. of account sanctioned and the sanctioned amount of loans gets displayed. If the Loan sanctioned limit of loans is null the disbursed amount of the loan is the sanctioned amount of loan.	
Total Loans disbursed	The no. of account disbursed and the disbursed amount of loans gets displayed.	
Total subsidy disbursed	No values currently filled	
Loans sanctioned to SC/ST out of the total sanction	Same as total loans sanctioned	UDF "SECTOR" IN ('100000030','100000029')
Loans disbursed to SC/ST out of the total disbursement	Same as total loans disbursed	
Loans sanctioned to Women out of the total sanction	Same as total loans sanctioned	Filtered using Gender from customer details
Loans disbursed to Women out of the total disbursement	Same as total loans disbursed	
Loans sanctioned to disabled out of the total	Same as total loans	UDF

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Columns	Description	Conditions
sanction	sanctioned	"PHYSICAL_CHALLENG
Loans disbursed to disabled out of the total disbursement	Same as total loans disbursed	yes
No. of applications pending sanction	No values currently filled	
No. of applications Rejected	No values currently filled	

4.17.1.2 System Data Mapping for SJSRY Quarterly Report - DWCUA

The Development of Women and Children in Urban Areas (DWCUA) programme envisages special incentive to urban poor women who decide to set up self-employment ventures in a group.

The report contains the following data:

- Name of the Bank
- Report showing the cumulative position for the quarter ended under the DWCUA component of SJSRY

The pre-requisites for data population in DWCUA reports are as follows:

- Account must be open and must have an outstanding balance
- Account status is not closed, liquidated, reversed or on hold for loans
- The UDF 'SCHEME_TYPE' has the value 'Development of Women and Children in Urban Areas'

The following table contains the details on the data which needs to be captured on quarterly basis for States and Union territories for DWCUA reports:

S. No	Columns	Description
1.	Name of the State/ Union Territory	District is maintained as UDF. State will be derived from the Data store.
2.	No. of applications Received	No values currently filled
3.	DWCUA sanctioned	Label
3.1	No. of groups	This is the number of accounts.
3.2	Total members	This is from the UDF TOTAL_MEMBERS.
3.3	Amount Sanctioned	The sanctioned amount of loans gets displayed
4.	DWCUA disbursed	Label

S. No	Columns	Description
4.1	No. of groups	The no. of groups for which amount is disbursed gets displayed
4.2	Total members	This is from the UDF TOTAL_MEMBERS.
4.3	Loan amount disbursed	The disbursed amount of loans gets displayed.
5.	DWCUA	Label
5.1	Subsidy amount disbursed	No values currently filled
5.2	No. of applications Pending	No values currently filled
5.3	No. of applications Rejected	No values currently filled

4.17.1.3 <u>System Data Mapping for SJSRY Half-yearly Recovery Report</u>

The following table contains the recovery report details on the state-wise amount classification based on the Demand, Recovery, over dues and percentage recovered for both USEP and DWCUA:

S. No	Columns	Description
	State	District is maintained as UDF. State will be derived from the Data store.
1a	Demand	The Principal due from the customers under the USEP category
2a	Recovery	The amount recovered under the USEP category. (Limit sanctioned- Outstanding)
3a	Overdue	The amount outstanding post the due date in Loans under USEP category.
4a	%(Recovery/Demand)	Derived value of 1a and 2a
1b	Demand	The Principal due from the customers under the DWCUA category
2b	Recovery	The amount recovered under the DWCUA category. (Limit sanctioned- Outstanding)
3b	Overdue	The amount outstanding post the due date in Loans under DWCUA category.

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S. No	Columns	Description
4b	%(Recovery/Demand)	Derived value of 1b and 2b

4.17.2 <u>Swarnajayanti Gram Swarozgar Yojana (SGSY) Reports</u>

The SJRY (monthly/quarterly progress reports and half yearly recovery statement) reports, which is a bank-wise report, are forwarded by the banks to RBI.

All the data with respect to the number of disbursed/ advanced and the outstanding amount in the CL module are extracted and maintained in the system. You can generate the report using 'MIS Date' and 'Bank' as the search criteria.

Following are the 3 parts of a SGSY report:

- Cumulative Position- Monthly/ Quarterly
- Cumulative Progress- Monthly/ Quarterly
- Recovery- half-yearly

The UDFs used for system data mapping for SGSY – Cumulative Position reports are 'DISTRICT', 'SCHEME_TYPE' and 'SECTOR'.

The UDFs used for system data mapping for SGSY – Cumulative Progress reports are 'DISTRICT', 'SCHEME_TYPE' and 'SELF HELP GROUP'.

The UDFs used for system data mapping for SGSY – Recovery Statement reports are 'DISTRICT', 'SCHEME_TYPE', 'SECTOR', 'PHYSICAL_CHALLENG' and 'SELF HELP GROUP'.

4.17.2.1 <u>System Data Mapping for SGSY – Cumulative Position</u>

The SGSY – Cumulative Position report, which has to be submitted on a monthly / quarterly basis, contains the details of the loans sanctioned and loans disbursed during the month Individuals and Self Help Groups (SGH). The report also lists the applications pending and rejected for the month.

The report contains the following data:

- Name of the bank
- Report showing the cumulative position for the month ended
- Details on the all the loans to the SGSY scheme

The following table contains the details for SGSY – Cumulative Position reports:

S. No	Columns	Description
1	Name of State/ Union territory	District is maintained as UDF. State will be derived from the Data store.
2	Annual financial target	No values currently filled
3	Applications received up to the previous month	No values currently filled

S. No	Columns	Description
4	Applications Received during the month	No values currently filled
5	Total applications received from April up to the current month	No values currently filled
6	Applications /loans sanctioned from April (current year) up to the month	The no. of account sanctioned and the sanctioned amount of loans whose sanctioned date is between 1st April of the current year and the current day. The Number of accounts and the disbursed amount is classified into 2 groups Individuals SHGs
7	Applications /loans disbursed from April (current year) up to the month	The no. of account disbursed and the disbursed amount of loans whose disbursed date is between 1st April of the current year and the current day. The Number of accounts and the disbursed amount is classified into 2 groups Individuals SHGs
8	No. of Applications returned/rejected	No values currently filled
9	No. of Applications pending for decision	No values currently filled
10	No. of Applications sanctioned but not disbursed	No values currently filled

4.17.2.2 <u>System Data Mapping for SGSY – Cumulative Progress</u>

The SGSY – Cumulative Progress report, which should be submitted on a monthly/ quarterly basis, contains the details of the total loans disbursed to SGHs and the individual applicants for a bank and branch.

The pre-requisites for data population in SGSY – Cumulative Progress reports are as follows:

- The customers should be of type General/ SC/ ST
- Details of SGH/ Individuals should be available
- The customer accounts should be open with balance greater than zero

The report contains the following data:

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- Name of the bank
- Report showing the cumulative progress for the month ended
- Details on the all the loans to the SGSY scheme

The following table contains the details for SGSY – Cumulative Progress reports:

S. No.	Columns	Description	Conditions
1.	Name of the State/UT	District is maintained as UDF.	State will be derived from the Data store.
2.	Annual Financial target	No values currently filled	
3.	Total loans disbursed to SHGs	None	UDF SHG GROUP is Yes
3.1.	No. of SHGs	No. of group for which bank credit is provided is displayed	
3.2	No. of members	None	
3.3	Bank Credit	Disbursed amount of the loans/bills is displayed	
3.4	Subsidy	No values currently filled	
3.5	Total	No values currently filled	
4.	Total loans disbursed to individuals	None	UDF SHG GROUP is No with customer as Individual
4.1	No. of Individuals	No. of individuals	
4.3	Bank Credit	Disbursed amount of the loans is displayed	
4.4	Subsidy	No values currently filled	
4.5	Total	No values currently filled	
5.	Physical Coverage	None	
5.1	Outstanding	The Amount Outstanding is the Outstanding balance of loan account.	
5.2	Overdues	Difference between Demand amount and Recovery	

S. No.	Columns	Description	Conditions
		amount	
5.3	SC/ST no.	Displays the no. of SC/ST applicants	UDF "SECTOR IN ('100000030','100000029')
5.4	Women No.	Displays the no. of women applicants	Filtered using Gender from customer details
5.5	Disabled No.	Displays the no. of disabled applicants	UDF "PHYSICAL_CHALLENG yes

4.17.2.3 System Data Mapping for SGSY – Recovery Statement

The SGSY – Recovery Statement reports, which are submitted half-yearly, contains details of zone-wise demand, recovery, overdue, percentage of recovery and the total for general and SC/ST applicants.

The only pre-requisite for data population in SGSY – Recovery Statement reports is that the customer accounts should be open with balance greater than zero. The only data present in the report is the name of the bank.

The recovery details are classified as Individual or Group using the UDF 'GROUP'.

The following table contains the details for SGSY – Recovery Statement reports:

S. No.	Columns	Description	Conditions
1.	Name of Zone	District is maintained as UDF.	State will be derived from the Data store.
2.	Recovery- General		
2.1	Demand	This is the Principal due from the customers under the General category.	
2.2	Recovery	Recovery amount of the loans is displayed.	
2.3	Overdues	The amount outstanding post the due date in Loans	
2.4	%	(Recovery amount /Demand amount)*100	

4.18 <u>Advances and Differential Rates of Interest (DRI) to SC/ ST</u>

The Advances to SC/ ST statement, which is a bank-wise report, is forwarded by the banks to RBI within two months from the end of the relevant half-year/ year.

The data from the CL, CASA and BC modules is extracted and maintained in the system. You can generate the report using 'MIS Date' and 'Bank' as the search criteria.

Following are the 3 parts of the Advances to SC/ ST report:

- Statement showing Advances granted to Scheduled Castes/ Scheduled Tribes
- Statement to be submitted by the public sector banks
- Advances under Differential Rate of Interest Scheme

The pre-requisites for data population in the Advances to SC/ ST reports are as follows:

- For ST applicants, the UDF 'SECTOR' has the value IN ('100000030'), and for SC applicants , the UDF 'SECTOR' has the value IN ('100000029')
- The account should not be closed and must have a balance
- The LC accounts should not be considered

4.18.1 <u>System Data Mapping for Advances to SC/ ST</u>

The number of accounts and the outstanding is displayed for the Priority Sectors

4.18.2 <u>System Data Mapping for Statement by Public Sectors</u>

The Statement by Public Sectors is applicable only for public sector banks, where the loans are disbursed to the SGHs under the National Scheduled Tribes Finance Development Corporation (NSTFDC) Micro-credit Scheme.

The pre-requisites for data population in the statement by Public Sectors are as follows:

The UDF 'SCHEME_TYPE' has the value 'NSTFDC'

The UDF 'ORGSUBTYPE' will have the value from 11 to 16

The UDF 'SECTOR' has the value 100000030

The following table contains the details for Statement by Public Sectors:

S. No.	Column	Conditions
1	Loans disbursed to SHGs belonging to STs under the National Scheduled Tribes Finance Development Corporation (NSTFDC) Micro-credit Scheme	The Number of accounts and the outstanding amount disbursed for STs under the conditions SCHEME_TYPE UDF= NSTFDC ORGSUBTYPE value 11 to 16 Is displayed.

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4.18.3 <u>System Data Mapping for DRI for SC/ ST</u>

The UDF 'SCHEME_TYPE' contains the value DRI.

The following table contains the details for DRI for SC/ ST:

S. No.	Differential Interest Rates	Conditions
1.	Advances directly granted	UDF 'SECTOR 100000030 100000029
2.	Routed through	None
2.1	Regional Rural Banks	UDF 'ACTIVITY_OCCUPATION 65103
2.2	State sponsored Corporations of Scheduled Castes/ Scheduled Tribes	UDF 'ACTIVITY_OCCUPATION 65904, 65905
2.3	Co-operatives/LAMPS identified in specific tribal areas by Government	UDF 'ACTIVITY_OCCUPATION 65902

4.19 <u>Advances to Minority Community</u>

The Advances to Minority Community, which is a bank-wise report, is forwarded by the banks to RBI on a half-yearly basis.

The data from CL, CASA and BC modules is extracted and maintained in the system. . You can generate the report using 'MIS Date' and 'Bank' as the search criteria.

The 2 reports under Advances to Minorities are Report 1 and Report 2.

Following are the 2 parts of Report 1 of Advances to Minorities:

- Part A: Priority Sector Advances granted to Minority Community for Identified Districts
- Part B: Priority Sector Advances granted to Minority Community for all Districts in the Country, i.e., State wise

Report 2 of Advances to Minorities consists of the Priority Sector Advances granted to Minority Community.

The pre-requisites for data population in the Advances to Minority Community reports are as follows:

- The account must be open and must have a balance greater than zero. The account should be active, i.e., all active loans are considered. Active bills (both Import/Export) that are Purchased/ Discounted/ Advanced are considered.
- The priority sectors should be taken from the PSA report

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4.19.1 <u>System Data Mapping for Advances to Minority Communities- Report1- Part A</u>

System identifies the above Advances to Minority Communities classification based on the following:

- UDF 'MINORITY' at the customer level to identity Christians, Muslims, Buddhists, Sikhs, Zoroastrian
- UDF 'DISTRICT' at the branch level to identify the district of the minority community
- UDF 'ACTIVITY_OCCUPATION' at the transaction level to identify the Priority Sector

The report contains the following data:

- Bank Name
- Bank Code

The following table contains the details for Advances to Minority Communities- Report1- Part A:

Report Item	No of Accounts	Total outstanding	Conditions
Christians	Number of accounts	The outstanding amount	UDF 'MINORITY' ='1'
Muslims			UDF 'MINORITY' ='2'
Buddhists			UDF 'MINORITY' ='3'
Sikhs			UDF 'MINORITY' ='4'
Zoroastrian			UDF 'MINORITY' ='5'
Total 'A'			Summation of UDF 'MINORITY' ='1' to '5'
Others 'B'			All Advances not belonging Minority Community for the District
Total P/S Advances in Identified Districts 'C'			Sum of "A" and "B"

4.19.2 <u>System Data Mapping for Advances to Minority Communities- Report1- Part B</u>

System identifies the above Advances to Minority Communities classification based on the following:

- UDF 'MINORITY' at the customer level to identity Christians, Muslims, Buddhists, Sikhs, Zoroastrian
- UDF 'DISTRICT' at the branch level to identify the district of the minority community

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- UDF 'ACTIVITY_OCCUPATION' at the transaction level to identify the Priority Sector

The following table contains the details for Advances to Minority Communities- Report1- Part A:

Report Item	No of Accounts	Total outstanding	Conditions
Christians	Number of accounts	The outstanding amount	UDF 'MINORITY' ='1'
Muslims			UDF 'MINORITY' ='2'
Buddhists			UDF 'MINORITY' ='3'
Sikhs			UDF 'MINORITY' ='4'
Zoroastrian			UDF 'MINORITY' ='5'
Total 'A'			Summation of UDF 'MINORITY' ='1' to '5'
Others 'B'			All Advances not belonging Minority Community for the State
Total P/S Advances in Identified Districts 'C'			Sum of "A" and "B"

4.19.3 System Data Mapping for Advances to Minority Communities- Report 2

System identifies the above Advances to Minority Communities classification based on the following:

- UDF 'MINORITY' at the customer level to identity Christians, Muslims, Buddhists, Sikhs, Zoroastrian
- UDF 'ACTIVITY_OCCUPATION' at the transaction level to identify the Priority Sector

The report contains the following data:

- Name of the Urban Co-operative Bank
- Statement for the half year as on 31st March or 30th September

The following table contains the details for Advances to Minority Communities- Report1- Part A:

Report Item	Description	Conditions
Amount outstanding as at the end of previous half year ending Mar/Sep.	The no. of accounts with a outstanding balance for Bills and Loan in the previous half year	If Report Run Date is March 2010: Period : 1 April 2009 - 30th Sep 2009 If Report Run Date is Sep 2010:

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Report Item	Description	Conditions
		Period :
		1st Oct 2009 and 30th Mar 2010
Amount outstanding at the end of half year under report	Same as for previous half year except it shows for different periods	If Report Run Date is March 2010:
		Period : 1st Oct 2009 and 30th Mar 2010
		If Report Run Date is Sep 2010:
		Period :
		1 April 2009 and 30th Sep 2010
Fresh loans disbursed	No. of Borrowers: The no. of accounts and which are sanctioned and disbursed in the specified period is displayed in this field.	If Report Run Date is March 2010:
	Amount Sanctioned: The Sanctioned amount of Loans whose sanctioned date is in the period specified.	Period : 1st Oct 2009 and 30th Mar 2010
	Amount Sanctioned: The Sanctioned amount of Bills whose Purchase/Advance/Discount Value Date is in the period specified.	If Report Run Date is Sep 2010:
		Period :
		1 April 2009 and 30th Sep 2010
		Note – same period as above
	Amount Disbursed: The amount disbursed from Loans/Bills whose disbursement date is in the period specified.	

4.20 Form VIII – Return 11 – Unclaimed Deposits

The Form VIII statement, which is a bank-wise report, is forwarded by the banks to RBI on an annual basis.

The deposit details in the TD and CASA modules are maintained in the system. You can generate the report using 'MIS Date' and 'Branch' as the search criteria.

4.20.1 System Data Mapping for Form VIII – Return 11

Form VIII – Return 11 contains the following data:

- Name of the banking company

- Name and designation of the officer submitting the return
- Date
- Signature

The following table contains details for current accounts, saving accounts, fixed deposits (Including Cash certificates, recurring deposits, etc.) and the totals:

Particulars	No of Accounts	Outstanding Balance	Description
Balance brought forward from the previous return	Number of accounts is displayed	The outstanding amount is displayed.	Current Accounts Savings Accounts Fixed Deposits (Including Cash certificates, recurring deposits, etc.) The previous year accounts reflected in the previous Form VIII report which remains open as on the current MIS date.
Accounts, if any, inadvertently omitted in the previous returns	Number of accounts is displayed	The outstanding amount is displayed.	Current Accounts Savings Accounts Fixed Deposits (Including Cash certificates, recurring deposits, etc.) The previous year accounts not reflected in the previous Form VIII report which remains open as on the current MIS date.
Additions during current year(MIS date)	Number of accounts is displayed	The outstanding amount is displayed.	Current Accounts Savings Accounts Fixed Deposits (Including Cash certificates, recurring deposits, etc.) The current year accounts which remains open as on the current MIS date.

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Particulars	No of Accounts	Outstanding Balance	Description
Account which have become operative or were closed during the yr of MIS date	Number of accounts is displayed	The outstanding amount is displayed.	Current Accounts Savings Accounts Fixed Deposits (Including Cash certificates, recurring deposits, etc.) The accounts that had been in-operative in the Previous year and Reopened/closed in Current year
Total balance as at MIS date	Number of accounts is displayed	The outstanding amount is displayed.	Sum of the following: Balance brought forward from the previous return Additions during current year(MIS date) .
Add - Interest credited to the accounts during the year:	Number of accounts is displayed	The outstanding amount is displayed.	If Sum of Savings account and deposits balance for the current year is greater than Sum of previous year's savings account balance, then Interest =(Sum of Savings account balance for the current year)-(Sum of previous year's savings account balance) Else Interest is Null This is considered only for unclaimed.
Less - Incidental charges levied to	Number of accounts is displayed	The outstanding amount is displayed.	If Sum of previous year's

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Particulars	No of Accounts	Outstanding Balance	Description
the accounts during the year			savings account and deposits balance is greater than Sum of Savings account balance for the current year, then Charge =(Sum of previous year's savings account balance)- (Sum of Savings account balance for the current year) Else Charge is Null This is considered only for unclaimed.
Total	Number of accounts is displayed	The outstanding amount is displayed.	(Total balance as at MIS date + Add Interest credited to the accounts during the year)- (Less Incidental charges levied to the accounts during the year)

4.21 Balance Held Abroad (BAL) Statements

The BAL statement, which is a bank-wise report, is forwarded by the authorized dealers to RBI on a fortnightly basis.

The data from CASA, CL, MM and CORE modules are maintained in the system. You can generate the report using 'MIS Date' and 'bank code' as the search criteria.

The following details are displayed in the report:

- Name and address of Authorized Dealer
- A.D.Code No.

4.21.1 System Data Mapping for BAL

The pre-requisites for data population in BAL reports are as follows:

- The country should not be India and the currency should not be 'INR'
- The report should take the NOSTRO accounts

The following table gives the system data mapping for BAL reports:

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Sl. No	Columns	FCUBS data	Conditions
	Country	Country code of the below Foreign Currency is displayed.	
	Currency	All Foreign Currencies are displayed.	
	Foreign currency balances in	-	Label
	Current account	The Sum of Closing book balance of external accounts in the foreign currency is displayed	Closing balance date< MIS date
1	Credit	Above Current Account Sum is displayed in credit if it is positive	
2	Debit	Above Current Account Sum is displayed in debit if it is negative	
3	Fixed Deposit	The Outstanding balance of all TDs in FCY.	
4	Treasury Bills	Not filled	
5	Securities	Not filled	
6	Loans	The sum of Outstanding balance of MM and Outstanding balance of Loans in the currency of the country is displayed.	Account status must be 'Active' or 'Hold'
7	Total	Displays the sum of balances of all the accounts currency wise.	
	Balances held by overseas branches and correspondents in non-resident rupee A/Cs with A.D. in Indian Rupees	-	Label
8	Credit	Not Filled	
9	Debit	Not Filled	

4.22 <u>Special Return1- Disbursal of Credit to Agriculture</u>

The Special Return 1 statement, which is a branch-wise report, is forwarded by the banks to RBI on a yearly basis.

The data from CL and BC modules are extracted and maintained in the system. You can generate the report using 'MIS date' and the 'branch' as the search criteria. The report displays the disbursements in a year and the amount outstanding for each type of loan across different Land Holdings, Category and Loan Type (short-term or long term).

For Special Return 1 reports, the account status for bills/ loans accounts should not be closed, liquidated, reversed or on hold.

The 2 parts of Return 1 reports are as follows:

- Part 1 – this part displays the number of accounts, disbursed amount and the balance outstanding for both short and long term loans for various land holdings, as give below:
  - ➢ Up to 2.5 acres
  - ➢ 2.5 to 5 acres
  - ➢ Above 5 acres
  - ➢ Total
- Part 2 – this part contains the total direct finance to agriculture and allied activities, disbursements during the year and the balance outstanding

The land ranges are maintained as data elements in the system.

The minimum and maximum date for the MIS Date is obtained as follows:

Minimum Date	For MIS month in JAN-MAR the 1st April of previous year is taken as min date.
	1st April of current year is taken as the min date for others.
Maximum Date	MIS date

4.22.1 <u>System Data Mapping for Special Return 1 – Section 1</u>

The Special Return 1 – Section 1 report contains the following details:

- Short term loans
- Term loans
- The crop loan dues in the notified affected areas converted into term loans. In case of over dues, the overdue amount is considered as a new loan and the existing loan is closed. This is maintained in the system using the UDF 'CROPTTOTERM'.

The UDF 'LAND HOLDINGS' is maintained in the system, where in you can specify the acres and the mappings using the data element maintenance.

The following table gives the details for Special Return 1 – Section 1 reports:

Columns	Description

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Columns	Description
Name of the Bank	AD Bank Name
Name of the State/ Union territory	District is maintained as UDF.
Up to 2.5 acres	-
Disbursements during the year	The number of accounts and the amount disbursed during the year for area up to 2.5 acres is displayed.
Balance Outstanding	The number of accounts which have a balance outstanding as on 31st March and the outstanding for those accounts provided the area is up to 2.5 acres is displayed.
>2.5 acres and up to 5 acres	-
Disbursements during the year	The number of accounts and the amount disbursed during the year for area of >2.5 acres to 5 acres is displayed.
Balance Outstanding	The number of accounts which have a balance outstanding as on 31st March and the outstanding for those accounts provided the area of >2.5 acres to 5 acres is displayed.
above 5 acres	-
Disbursements during the year	The number of accounts and the amount disbursed during the year for area of greater than 5 acres is displayed.
Balance Outstanding	The number of accounts which have a balance outstanding as on 31st March and the outstanding for those accounts provided the area greater than 5 acres is displayed.
Total of agricultural activities	-
Disbursements during the year	The total number of accounts (and the amount disbursed during the year is displayed.
Balance Outstanding	The number of accounts which have a balance outstanding as on 31st March and the outstanding for those accounts is displayed.

4.22.2 <u>System Data Mapping for Special Return 1 – Section 2</u>

The Special Return 1 – Section 2 report has the following sections:

- Allied activities
- Total direct finance to Agriculture & Allied Activities(A+B+C)

The following table gives the details for Special Return 1 – Section 2 reports:

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Category	No of accounts	Amount
'C' Allied activities		
Dairying	Number of accounts	The outstanding balance
Poultry, Piggery - keeping	Number of accounts	The outstanding balance
Fisheries	Number of accounts	The outstanding balance
Others	Number of accounts	The outstanding balance
Total	Number of accounts	The outstanding balance
Dairying	Number of accounts	The outstanding balance
Poultry, Piggery - keeping	Number of accounts	The outstanding balance
Fisheries	Number of accounts	The outstanding balance
Others	Number of accounts	The outstanding balance
Total	Number of accounts	The outstanding balance

The report displays number of accounts, disbursed amount and the balance outstanding under 'E' term loans classified according to purpose. They are:

- Minor irrigation
- Reclamation development
- Tractors implements
- Plantations
- Other term loans

Total = Minor irrigation + Reclamation development + Tractors implements + Plantations + Other term loans

The total for the number of accounts and the amount of the various purposes is displayed in the 'Total' field of the report.

The following table gives the details of number of accounts, disbursed amount and the balance outstanding under 'E' Term loans:

Columns	Description	Conditions
'E' Term loans classified according to purpose:		
Disbursement During the	The number of accounts and	Account must be open and

Columns	Description	Conditions
Year	amount is displayed.	must have a balance
Balance Outstanding	The number accounts and amount is displayed.	The number of accounts and amount is displayed for Disbursed and balance outstanding in the year

4.23 Special Return III- Disbursal of Advances to Priority Sectors

The Special Return III statement, which is a bank-wise report, is forwarded by authorized dealers to RBI annually, on the last reporting Friday of June.

The data with respect to the number of accounts and disbursals that occurred in BC, CASA and CL modules are maintained in the system. You can generate the report using 'MIS date' and the 'bank code' as the search criteria.

4.23.1 System Data Mapping for Special Return III

The following table gives the system data mapping for Special Return III reports:

Columns	Description	Conditions
State/ Union Territory	District is maintained as UDF.	State will be derived from the Data store.
State Code	-	As defined by RBI
No of Accounts	Total number of accounts to Priority sectors	
Amount	The total amount disbursed to Priority sectors	
SC/ST- No of accounts	The number of accounts allotted to SC/ST out of the Priority sectors	UDF SECTOR 100000029-SC; 100000030-ST
SC/ST- Amount	The total amount disbursed to SC/ST out of the Priority Sectors	UDF SECTOR 100000029-SC; 100000030-ST

4.24 DRT Statements (Suit Filed and Decreed)

The DRT Statement, which is a bank-wise report, is forwarded by the banks to RBI both quarterly and annually.

The data from the CL module is extracted and maintained in the system. You can generate the report using 'MIS date' and the 'branch' as the search criteria. Here, the suit filed, decreed accounts, individual and aggregated data are displayed.

The only pre-requisite for data population in DRT statements is that the aggregated outstanding should be greater than INR 1 crore.

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🛑 SUIT_FILED is a UDF maintained at the customer level.

4.24.1 System Data Mapping for Suit Filed and Decreed

The data for individual accounts as well as the aggregate for each customer is displayed here. The following table gives the system data mapping for DRT Statements:

Columns	Description
Borrower's name and Address	Customer Number, Name, Customer Account Number and Address of the Customer of the account.
Name of Directors/Partners/Proprietor	Director Name from Customer Corporate Details
Balance Outstanding	Sum of Outstanding balance of Loans (in crores)
Asset Classification	Asset Classification data element is to be defined
Date of Classification	Date of the latest status change of the account.
Branch Details	Name of the branch is displayed

4.25 PMRY Reports

The PMRY report (monthly/ quarterly progress reports and half yearly recovery statement), which is a bank-wise report, is forwarded by the banks to RBI.

The disbursement details of all the active contracts in the CL module are maintained in the system. You can generate the report using 'MIS date (maximum date)' and the 'Bank Code' as the search criteria.

Following are the 3 parts of a PMRY report:

- Monthly Progress Report
- Quarterly Progress Report
- Half yearly Recovery Report

The UDFs used for system data mapping for PRMY reports – monthly progress are 'SCHEME_TYPE' and 'SECTOR'.

The UDFs used for system data mapping for PRMY reports – quarterly progress are 'DISTRICT', 'SCHEME_TYPE' and 'PHYSICAL_CHALLENG'.

The UDFs used for system data mapping for PRMY reports – half-yearly recovery are 'DISTRICT' and 'SCHEME_TYPE'.

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4.25.1 <u>System Data Mapping for PMRY Reports – Monthly Progress</u>

The pre-requisites for data population in monthly progress PMRY reports are as follows:

- The account must be open and must have a balance greater than zero
- The account should be active, i.e., all active loans are considered

The following table gives the system data mapping for PMRY reports – monthly progress:

Columns	Description	Conditions
No. of Cases Received from Task Force during the Month	None	
Industry	-	This is the purpose of the loan/ advance. This is captured using SCHEME_TYPE UDF
Service	-	Industry- PMRYI
Business	-	Service- PMRYS Business- PMRYB
Total	Summation of Industry, Service and Business	
Women	The number of accounts and sanctioned amount for women out of the total sanctioned amount.	This is from the Gender.
SC	The number of accounts and sanctioned amount for SC out of the total sanctioned amount.	UDF SECTOR value 100000029
ST	The number of accounts and sanctioned amount for ST out of the total sanctioned amount.	UDF SECTOR value 100000030
OBC	The number of accounts and sanctioned amount for OBC out of the total sanctioned amount.	UDF SECTOR value 100000039-OBC
Disbursed by bank during the Month	Total amount disbursed by the Bank towards PMRY scheme.	
No. of Applications Rejected/Sent of reexamination	None	

Columns	Description	Conditions
to the Implementing Agency		
Most Predominant Reasons for Rejection of Applications by Banks	None	

4.25.2 System Data Mapping for PMRY Reports – Quarterly Progress

The pre-requisites for data population in monthly progress PMRY reports are as follows:

- The account must be open and must have a balance greater than zero
- The account should be active, i.e., all active loans are considered

The following table gives the system data mapping for PMRY reports – quarterly progress:

S. No	Columns	Description	Conditions
1	Name of the State/ Union territory	District is maintained as UDF.	State will be derived from the Data store.
2	Target	None	
3	No of applications received	None	
	Total loans sanctioned		
4	No of accounts	The total number of loan accounts sanctioned	
5	Amount	The total loan amount sanctioned	
	Total loans disbursed		
6	No of accounts	The total number of loan accounts disbursed	
7	Amount	The total disbursed amount.	
8	% of (6/4)	Derived value.	
	Loans sanctioned to SC out of total sanction		UDF SECTOR value 100000029

S. No	Columns	Description	Conditions
9	No of accounts	The number of accounts sanctioned to SC out of the total sanctioned.	
10	Amount	The amount sanctioned to SC out of the total amount sanctioned.	
11	% of (9/4)	Derived value.	
	Loans sanctioned to SC out of total disbursed		UDF SECTOR value 100000029
12	No of accounts	The number of accounts disbursed to SC out of the total disbursed.	
13	Amount	The amount disbursed to SC out of the total amount disbursed.	
14	% of (12/6)	Derived value.	
	Loans sanctioned to ST out of total sanction		UDF SECTOR value 100000030
15	No of accounts	The number of accounts sanctioned to ST out of the total sanctioned.	
16	Amount	The amount sanctioned to ST out of the total amount sanctioned.	
17	% of (15/4)	Derived value.	
	Loans sanctioned to ST out of total disbursed		UDF SECTOR value 100000030
18	No of accounts	The number of accounts disbursed to ST out of the total disbursed.	
19	Amount	The amount disbursed to ST out of the total amount disbursed.	
20	% of (18/6)	Derived value.	
	Loans sanctioned to OBC out of total sanction		UDF SECTOR value 100000039-OBC

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S. No	Columns	Description	Conditions
21	No of accounts	The number of accounts sanctioned to OBC out of the total sanctioned.	
22	Amount	The amount sanctioned to OBC out of the total amount sanctioned.	
23	% of (21/4)	Derived value.	
	Loans sanctioned to OBC out of total disbursed		
24	No of accounts	The number of accounts disbursed to OBC out of the total disbursed.	
25	Amount	The amount disbursed to OBC out of the total amount disbursed.	
26	% of (24/6)	Derived value.	
	Loans sanctioned to women out of total sanction		The Gender field is used.
27	No of accounts	The number of accounts sanctioned to women out of the total sanctioned.	
28	Amount	The amount sanctioned to women out of the total amount sanctioned.	
29	% of (27/4)	Derived value.	
	Loans sanctioned to women out of total disbursed		The Gender field is used.
30	No of accounts	The number of accounts disbursed to women out of the total disbursed.	
31	Amount	The amount disbursed to women out of the total amount disbursed.	
32	% of (30/6)	Derived value.	
	Loans sanctioned to Physically handicapped out of		UDF PHYSICAL_CHALLENG

S. No	Columns	Description	Conditions
	total sanction		yes
33	No of accounts	The number of accounts sanctioned to Physical handicapped out of the total sanctioned.	
34	Amount	The amount sanctioned to Physical handicapped out of the total amount sanctioned.	
35	% of (33/4)	Derived value.	
	Loans sanctioned to physically handicapped out of total disbursed		
36	No of accounts	The number of accounts disbursed to Physical handicapped out of the total disbursed.	
37	Amount	The amount disbursed to Physical handicapped out of the total amount disbursed.	
38	% of (36/6)	Derived value.	

4.25.3 System Data Mapping for PMRY Reports – Half-yearly Recovery

The following table gives the system data mapping for PMRY reports – quarterly progress:

Columns	Description	Conditions
State	District is maintained as UDF.	State will be derived from the Data store.
Demand	This is the Principal due from the customers.	
Recovery	Recovery amount of the loans is displayed.	
Overdue	The amount outstanding post the due date in Loans	
Recovery%	(Recovery amount /Demand amount)*100	

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4.26 <u>Statement of Advances to Agriculture</u>

Statement of advances to agriculture, which is a bank-wise report, is forwarded by the banks to RBI on an annual basis.

The disbursement details of all the active contracts in the CL and BC modules are maintained in the system. You can generate the report using 'MIS date (maximum date)' and the 'Bank Code' as the search criteria.

🛑 This report is only for short-term loans and is determined by the loan tenure, which should be less than one year.

Following are the 2 parts of Advances to Agriculture report:

- Part A- Loans & Advances to Agriculture and Allied Activities (Direct Finance)
- Part B- Recovery of Agricultural Advances (Direct Finance) as on 31st March of every year

The UDFs used for system data mapping for Advances to Agriculture- Part A are 'DISTRICT' and 'ACTIVITY_OCCUPATION'.

The UDFs used for system data mapping for Advances to Agriculture- Part B are 'DISTRICT', 'ACTIVITY_OCCUPATION' and 'LAND HOLDINGS'.

4.26.1 <u>System Data Mapping for Advances to Agriculture – Part A</u>

The pre-requisites for data population in Advances to Agriculture – Part A are as follows:

- The accounts must be open and must have a balance greater than zero. The accounts should be active, i.e., all active loans are considered.
- The data should be populated state-wise, which is derived from the data store, using the UDF 'DISTRICT'.
- The UDF 'LAND HOLDINGS' is maintained where you can specify the acres and the mapping using the data element maintenance. Also, the holding ranges are maintained as data elements in the system.

The following table gives the system data mapping for Advances to Agriculture – Part A:

Columns	Description	Condition
Name of the Bank	AD Bank Name	
Name of the State/ Union territory	District is maintained as UDF.	State will be derived from the Data store.
Up to 2.5 acres	-	Label
Disbursements during the year	The number of accounts and the amount disbursed during the year for area up to 2.5 acres is displayed.	UDF ACTIVITY_OCCUPATION values 01121- 01129;01101-01121
Balance Outstanding	The number of accounts which have a balance	UDF ACTIVITY_OCCUPATION

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Columns	Description	Condition
	outstanding as on 31st March and the outstanding for those accounts provided the area is up to 2.5 acres is displayed.	values 01121- 01129;01101-01121
>2.5 acres and up to 5 acres	-	Label
Disbursements during the year	The number of accounts and the amount disbursed during the year for area of >2.5 acres to 5 acres is displayed.	UDF ACTIVITY_OCCUPATION values 01121- 01129;01101-01121
Balance Outstanding	The number of accounts which have a balance outstanding as on 31st March and the outstanding for those accounts provided the area of >2.5 acres to 5 acres is displayed.	UDF ACTIVITY_OCCUPATION values 01121- 01129;01101-01121
above 5 acres	-	Label
Disbursements during the year	The number of accounts and the amount disbursed during the year for area of greater than 5 acres is displayed.	UDF ACTIVITY_OCCUPATION values 01121- 01129;01101-01121
Balance Outstanding	The number of accounts which have a balance outstanding as on 31st March and the outstanding for those accounts provided the area greater than 5 acres is displayed.	UDF ACTIVITY_OCCUPATION values 01121- 01129;01101-01121

4.26.2 System Data Mapping for Advances to Agriculture – Part B

The pre-requisites for data population in Advances to Agriculture – Part A are as follows:

- The accounts must be open and must have a balance greater than zero. The accounts should be active, i.e., all active loans are considered.
- The data should be populated region-wise using the UDF 'DISTRICT'.

The following table gives the system data mapping for Advances to Agriculture – Part B:

Columns	Description	Condition
Name of the State/ Union territory	District is maintained as UDF.	State will be derived from the Data store.

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Balance Outstanding	State wise balance outstanding	
Total Demand	Sanctioned amount of the loans is displayed.	
Recovery	Recovery amount of the loans is displayed.	
Total	Total of the overdue	
Over dues	-	Label
1 year or less	The amount outstanding post the maturity date in Bills and the post the due date in Loans for 1 year or less	
Over 1 year	The amount outstanding post the maturity date in Bills and the post the due date in Loans for more than a year to 1 year.	
Over 2 years	The amount outstanding post the maturity date in Bills and the post the due date in Loans for over 2 years to 3 years.	
Over 3 years	The amount outstanding post the maturity date in Bills and the post the due date in Loans for over 3 years.	
Percentage of Recovery to Demand	%(Recovery/ Demand)	Derived value

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5.   Annexure A- User Defined Fields and Data Elements

The following table gives the details of the UDF values

RBI Return Name	Modules	Report Id	Detailed/ Summary	UDF/MIS	Data Element	Whether Data Element isMandatory/Non- Mandatory
Basic Statistical Returns-3	Bills, CL, OD	BSR 3	Summary	ACTIVITY_OCCUPATION BORROWAL	PRODUCT_ELEMENT_BSR3	Non-Mandatory
BEF statement	Bills	BEF	Detail	IECODE	BEF_PRODUCTS BEF_CCY BEF_AMOUNT BEF_PERIOD	Mandatory
Basic Statistical Return - I (1A)	Bills, CL, OD	BSR 1A	Detail	UTILIZED_DISTRICT POPCODE TYPE_OF_ACCOUNT ORGSUBTYPE BORROWAL ACTIVITY_OCCUPATION	PRODUCT_ELEMENT_BSR1A	Non-Mandatory

RBI Return Name	Modules	Report Id	Detailed/ Summary	UDF/MIS	Data Element	Whether Data Element isMandatory/Non-Mandatory
Basic Statistical Return - II	CASA, TD	BSR 2	Summary	NA	MAT_ACCLASS -Part2- Classification of Term Deposits according to Original Maturity INT_ACCLASS- Part3- Classification of Term Deposits according to Interest Rate Range DEP_ACCLASS -Part4- Classification of Term Deposits according to Size RES_ACCLASS -Part5- Classification of Term Deposits according to Residual Maturity TYP_ACCLASS -Part 1- Classification of Deposits according to Type LESSER5 -Part3- Classification of Term Deposits according to Interest Rate Range GREATEREQUAL5- Part3- Classification of Term Deposits according to Interest Rate Range LESSER6- Part3- Classification of Term Deposits according to Interest Rate Range GREATEREQUAL6 -Part3- Classification of Term Deposits according to Interest Rate Range LESSER7-Part3- Classification of Term Deposits according to Interest Rate Range GREATEREQUAL7 -Part3- Classification of Term Deposits according to Interest Rate Range LESSER8 -Part3- Classification of Term Deposits according to Interest Rate Range GREATEREQUAL8 -Part3- Classification of Term Deposits according to Interest Rate Range LESSER9 -Part3- Classification of Term Deposits according to Interest Rate Range GREATEREQUAL9 -Part3- Classification of Term Deposits according to Interest Rate Range LESSER10 -Part3- Classification of Term Deposits according to	INTER_BANK_PROD is Mandatory

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RBI Return Name	Mod ules	Repo rt Id	Detailed/ Summary	UDF/M IS	Data Element	Whether Data Element isManda tory/Non - Mandato ry
					Interest Rate Range GREATEREQUAL10 -Part3- Classification of Term Deposits according to Interest Rate Range LESSER11 -Part3- Classification of Term Deposits according to Interest Rate Range GREATEREQUAL11 Part3- Classification of Term Deposits according to Interest Rate Range LESSER12- Part3- Classification of Term Deposits according to Interest Rate Range GREATEREQUAL12- Part3- Classification of Term Deposits according to Interest Rate Range LESSER13 -Part3- Classification of Term Deposits according to Interest Rate Range GREATEREQUAL13-Part3- Classification of Term Deposits according to Interest Rate Range LESSER15 -Part3- Classification of Term Deposits according to Interest Rate Range GREATEREQUAL15 -Part3- Classification of Term Deposits according to Interest Rate Range 5LESSER25000 -Part4- Classification of Term Deposits according to Size 5GREATEREQUAL25000 -Part4- Classification of Term Deposits according to Size 5LESSER100000 -Part4- Classification of Term Deposits according to Size 5GREATEREQUAL100000 - Part4- Classification of Term Deposits according to Size 5LESSER1500000 -Part4- Classification of Term Deposits according to Size 5GREATEREQUAL1500000 - Part4- Classification of Term Deposits according to Size 5LESSER10000000 -Part4- Classification of Term Deposits	

RBI Return Name	Mod ules	Repo rt Id	Detailed/ Summary	UDF/M IS	Data Element	Whether Data Element isManda tory/Non - Mandato ry
					according to Size 5GREATER10000000 -Part4- Classification of Term Deposits according to Size 6GREATEREQUAL6 -Part5- Classification of Term Deposits according to Residual Maturity 6GREATEREQUAL7 -Part5- Classification of Term Deposits according to Residual Maturity 6LESSER15 -Part5- Classification of Term Deposits according to Residual Maturity 6GREATEREQUAL15 -Part5- Classification of Term Deposits according to Residual Maturity 6LESSER29 -Part5- Classification of Term Deposits according to Residual Maturity 6GREATEREQUAL46 -Part5- Classification of Term Deposits according to Residual Maturity 6LESSER91 -Part5- Classification of Term Deposits according to Residual Maturity 6GREATEREQUAL91-Part5- Classification of Term Deposits according to Residual Maturity 6LESSER183 -Part5- Classification of Term Deposits according to Residual Maturity 6GREATEREQUAL183 -Part5- Classification of Term Deposits according to Residual Maturity 6LESSER366 -Part5- Classification of Term Deposits according to Residual Maturity 6GREATEREQUAL366 -Part5- Classification of Term Deposits according to Residual Maturity 6LESSER730 -Part5- Classification of Term Deposits according to Residual Maturity 6GREATEREQUAL730 -Part5- Classification of Term Deposits according to Residual Maturity 6LESSER1096 -Part5- Classification of Term Deposits	

RBI Return Name	Modules	Report Id	Detailed/ Summary	UDF/MIS	Data Element	Whether Data Element isMandatory/Non-Mandatory
					according to Residual Maturity 6GREATEREQUAL1096 -Part5-Classification of Term Deposits according to Residual Maturity 6LESSER1825 -Part5-Classification of Term Deposits according to Residual Maturity 6GREATEREQUAL1825 -Part5-Classification of Term Deposits according to Residual Maturity 2GREATEREQUAL7 -Part2-Classification of Term Deposits according to Original Maturity 2LESSER15 -Part2-Classification of Term Deposits according to Original Maturity 2GREATEREQUAL15 -Part2-Classification of Term Deposits according to Original Maturity 2LESSER30 -Part2-Classification of Term Deposits according to Original Maturity 2GREATEREQUAL30 -Part2-Classification of Term Deposits according to Original Maturity 2LESSER46 -Part2-Classification of Term Deposits according to Original Maturity 2GREATEREQUAL46 -Part2-Classification of Term Deposits according to Original Maturity 2LESSER91 -Part2-Classification of Term Deposits according to Original Maturity 2GREATEREQUAL91 -Part2-Classification of Term Deposits according to Original Maturity 2LESSER182 -Part2-Classification of Term Deposits according to Original Maturity 2GREATEREQUAL182 -Part2-Classification of Term Deposits according to Original Maturity 2LESSER365 -Part2-Classification of Term Deposits according to Original Maturity 2GREATEREQUAL365 -Part2-Classification of Term Deposits	

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RBI Return Name	Modules	Report Id	Detailed/ Summary	UDF/MIS	Data Element	Whether Data Element isMandatory/Non-Mandatory
					according to Original Maturity 2LESSER730 -Part2- Classification of Term Deposits according to Original Maturity 2GREATEREQUAL730 -Part2- Classification of Term Deposits according to Original Maturity 2LESSER1095 -Part2- Classification of Term Deposits according to Original Maturity 2GREATEREQUAL1095 -Part2- Classification of Term Deposits according to Original Maturity 2LESSER1825 -Part2- Classification of Term Deposits according to Original Maturity 2GREATEREQUAL1825 -Part2- Classification of Term Deposits according to Original Maturity 6GREATEREQUAL29 -Part5- Classification of Term Deposits according to Residual Maturity 6LESSER46-Part5- Classification of Term Deposits according to Residual Maturity INTER_BANK_PROD -Part 1- Classification of Deposits according to Type	
Basic Statistical Return - I (1B)	Bills, CL, OD	BSR 1B	Summary	ORGSUBTYPE BORROWAL TYPE_OF_ACCOUNT ACTIVITY_OCCUPAT	PRODUCT_ELEMENT_BSR1B TOTAL_ADVANCES	TOTAL_ADVANCES is Mandatory

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RBI Return Name	Modules	Report Id	Detailed/ Summary	UDF/MIS	Data Element	Whether Data Element isMandatory/Non-Mandatory
				ION		
DSB return no. X-report on maturity and position (forex)	FX, TD, MM, Bills, CL	MAP	Summary		EEFC_GL CROSS_CCY_BUY PCFC_PRODUCTS OVERDRAFTS_NOSTRO_GL TD_RFC_PRODUCTS NOSTRO_BALANCE_GL INTER_BANK_BORROW_GL INTER_BANK_PURCHASES PURCHASE_FROM_RBI BUY_SALES_AGAINST_LCY MERCHANT_PURCHASES MERCHANT_SALES INTER_BANK_SALES CROSS_CCY_SELL DISC_BILLS_PRODUCT BORROWING_OTHERS OTHR_LOAN_ASSET_PRODUCTS MAPCCY OTHR_ASSET_PRODUCTS INTER_BANK_BORROW_PRODUCTS FCNR_PRODUCTS INTER_BANK_LENDING_PRODUCTS TD_FCNR_PRODUCTS SELL_SALES_AGAINST_LCY	Mandatory

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RBI Return Name	Modules	Report Id	Detailed/ Summary	UDF/MIS	Data Element	Whether Data Element isMandatory/Non-Mandatory
DSB return no.XI-statement of interest rate sensitivity (forex)	FX, TD, MM, Bills, CL	SIR	Summary	NA	TD_FCNR_PRODUCTS EEFC_GL TD_RFC_PRODUCTS OVERDRAFTS_NOSTRO_GL INTER_BANK_BORROW_GL BORROWING_OTHERS NOSTRO_BALANCE_GL PCFC_PRODUCTS FCNR_PRODUCTS DISC_BILLS_PRODUCT OTHR_LOAN_ASSET_PRODUCTS INTER_BANK_LENDING_PRODUCTS OTHR_ASSET_PRODUCTS	Mandatory
R-Return cover page (Vostro)	Bills, FT	RRETVO	Summary	NA	NA	NA
Unclaimed deposit not operated for more than 10 years	CASA, TD, MM, Bills, CL	RET_11	Summary	NA	CURRENT_AC_STATUSES CURRENT_AC_PRODUCTS SAVINGS_AC_STATUSES SAVINGS_AC_PRODUCTS TD_STATUSES TD_PRODUCTS CURR_AC_OPERATIVE_STATUSES SAV_AC_OPERATIVE_STATUSES TD_OPERATIVE_STATUSES	Mandatory
BAL-Special Fortnightly Return (SFR VIII)	CASA, CL, MM, Core	BAL	Summary	NA	LCY_CCY, LCY_COUNTRY, PRODUCT_ELEMENT, PRODUCT_ELEMENT_MM, PRODUCT_ELEMENT_TD, PRODUCT_ELEMENT_CL, PRODUCT_ELEMENT_EXTERNAL_ACC	PRODUCT_ELEMENT_MM, PRODUCT_ELEMENT_TD, PRODUCT_ELEMENT_C

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RBI Return Name	Modules	Report Id	Detailed/ Summary	UDF/MIS	Data Element	Whether Data Element isMandatory/Non-Mandatory
						L, PRODUCT_ELEMENT_EXTERNAL_ACC are Mandatory
Statement of priority sector advances	Bills, OD, CL	PSA_WK	Summary	SECTOR ACTIVITY_OCCUPATION	PRODUCT_ELEMENT_PSA	Non-Mandatory

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RBI Return Name	Modules	Report Id	Detailed/ Summary	UDF/MIS	Data Element	Whether Data Element isMandatory/Non-Mandatory
Structural Liquidity	CL, OD, FX, TD	str_lq	Summary	NA	CAPITAL_GL RESERVE_SURPLUS_GL CURR_DEP_AC_COL1 CURR_DEP_AC_COL2 CURR_DEP_AC_COL3 CURRENT_DEPOSIT_ACCLASS CURR_DEP_GL_COL1 CURR_DEP_GL_COL2 CURR_DEP_GL_COL8 CURRENT_DEPOSIT_GL SAV_DEP_AC_COL1 SAV_DEP_AC_COL2 SAV_DEP_AC_COL8 SAVINGS_DEPOSIT_ACCLASS SAV_DEP_GL_COL1 SAV_DEP_GL_COL2 SAV_DEP_GL_COL8 SAVINGS_DEPOSIT_GL OUTFLOW_TD_PRODUCTS TERM_DEPOSIT_GL CERT_OF_DEPOSIT_GL CALL_SHORT_NOTICE_COL1 CALL_SHORT_NOTICE_COL2 CALL_SHORT_NOTICE_COL3 CALL_SHORT_NOTICE_COL4 CALL_SHORT_NOTICE_COL5 CALL_SHORT_NOTICE_COL6 CALL_SHORT_NOTICE_COL7 CALL_SHORT_NOTICE_COL8 CALL_SHORT_NOTICE_COL9 CALL_SHORT_NOTICE_COL10 CALL_SHORT_NOTICE_GL INTER_BANK_TERM_PRODUCTS REFINANCE_GL BORROWINGS_OTHERS_GL BILLS_PAY_COL1 BILLS_PAY_COL6 BILLS_PAYABLE_GL PROVISIONS_GL OTHR_LIAB_OTHERS_GL LOC_INSTITUTION_PRODUCTS LOC_CUSTOMER_PRODUCTS UNAVAILED_PRODUCTS LC_GTY_PRODUCTS	Mandatory

RBI Return Name	Mod ules	Repo rt Id	Detailed/ Summary	UDF/M IS	Data Element	Whether Data Element isManda tory/Non - Mandato ry
					OUTFLOW_BILLS_REDIS_DUP N_GL SWAPS_BUY_SELL_PRODUCT S OUTFLOW_TD_PRODUCTS OUTFLOW_OTHER_GL CASH_GL BALANCE_WITH_RBI_GL CURRENT_AC_COL1 CURRENT_AC_COL7 CURRENT_AC_GL MONEY_AT_CALL_GL INVESTMENTS_GL INFLOW_BILLS_DUPN_PRODU CTS CASHCR_LOANREPAY_PROD UCTS CASHCR_LOANREPAY_COL1 CASHCR_LOANREPAY_COL2 CASHCR_LOANREPAY_COL8 CASHCR_LOANREPAY_GL TERM_LOAN_PRODUCTS NPA_COL1 NPA_COL2 NPA_COL3 NPA_GL FIXED_ASSETS_GL LEASED_ASSETS_GL OTHRASSETS_OTHERS_GL REVERSE_REPOS_GL SWAPS_SELL_BUY_PRODUCT S INFLOW_BILLS_REDIS_DUPN_ GL INTEREST_RECEIVABLE_GL COMMIT_LINE_OF_CREDIT_G L EXPORT_REFINANCE_GL INFLOW_OTHERS_GL	
XOS statemen t	Bills	XOS	Detail	IECOD E	XOS_PRODUCTS XOS_REPORTING_PERIOD	Mandator y

RBI Return Name	Modules	Report Id	Detailed/ Summary	UDF/MIS	Data Element	Whether Data Element isMandatory/Non-Mandatory
Report 25- Export Credit Data	Bills, CL	RET 25	Summary	GOLD_ CARD_ HOLD ER	PRESHIP_RUPEE_CREDIT_PR ODUCTS PRESHIP_PCFC_PRODUCTS POSTSHIP_RS_CREDIT_LOAN PRODUCTS POSTSHIP_RS_CREDIT_BILLP RODUCTS POSTSHIP_EBR_BILLPRODUC TS PRESHIP_RUPEE_CREDIT_PR ODUCTS PRESHIP_PCFC_PRODUCTS POSTSHIP_RS_CREDIT_LOAN PRODUCTS POSTSHIP_RS_CREDIT_BILLP RODUCTS POSTSHIP_EBR_BILLPRODUC TS GOLD_CARD_HOLDER	Mandatory

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RBI Return Name	Modules	Report Id	Detailed/ Summary	UDF/MIS	Data Element	Whether Data Element isMandatory/Non-Mandatory
Return 13- Form VIII- Deposits segregated into demand and time deposits	NA	ret_13	Summary	NA	DLIAB_BAL_IN_CURR_GL DLIAB_BAL_SAV_GL DLIAB_LCGTY_GL DLIAB_OVERDUE_TD_GL DLIAB_CASH_CERT_GL DLIAB_RD_GL DLIAB_TELEGRAPHIC_TRNF_GL DLIAB_MAIL_TRNF_GL DLIAB_DEMAND_DRAFT_GL DLIAB_UNCLAIMED_TD_GL DLIAB_CASH_CREDIT_GL DLIAB_DEP_AS_SECURITY_GL TLIAB_TD_GL TLIAB_CASH_CERT_GL TLIAB_RD_GL TLIAB_SB_DEP_GL TLIAB_STAFF_SEC_DEP_GL TLIAB_LC_GL TLIAB_DEP_AS_SECURITY_GL TLIAB_GOLD_DEP_GL ODTLIAB_DEP_GL ODTLIAB_BILLS_PAY_GL ODTLIAB_UNPAID_DIVDND_GL ODTLIAB_SUSPENSE_GL ODTLIAB_BRN_ADJ_GL ODTLIAB_BANKINGSYS_GL ODTLIAB_PART_CERT_GL ODTLIAB_BLOCKED_AC_GL ODTLIAB_BILLS_MARGIN_GL ODTLIAB_GOLD_BORROW_GL CURR_AC_AT_RBI_GL CURR_AC_AT_SBI_GL CURR_AC_AT_OTHR_BANK_GL SAV_AC_SBI_GL SAV_AC_OTHERBANK_GL TD_SBI_GL TD_OTHERBANK_GL LOAN_SBI_GL LOAN_OTHERBANK_GL MONEY_SHORT_NOTICE_GL INTER_BANK_LOAN_GL OTHER_ASSETS_GL SEC_42_GL SCHEDULED_BANK_GL CASH_DEP_RBI_GL	Mandatory

RBI Return Name	Modules	Report Id	Detailed/ Summary	UDF/MIS	Data Element	Whether Data Element isMandatory/Non-Mandatory
					RRB_GL	
Special Return no. 3 of RBI (Annual)	Bills, OD, CL	SPRET3	Summary	SECTOR DISTRICT	PRODUCT_ELEMENT_SP3	Non-Mandatory
SJSRY Report	CL	SJSRY SJSRYA	Summary	DISTRICT SCHEME_TYPE SECT	DWCUAPRODUCT, USEPPRODUCT, CUMMULATIVE_RECOVERY	Non-mandatory

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RBI Return Name	Modules	Report Id	Detailed/ Summary	UDF/MIS	Data Element	Whether Data Element isMandatory/Non-Mandatory
				OR PHYSICAL_CHALLENG SELF HELP GROUP		
SGSY Report	CL	SGSYA1 SGSYA2 SGSYA3	Summary	DISTRICT SCHEME_TYPE SECTOR PHYSICAL_CHALLENG SELF HELP GROUP	CUMMULATIVE_RECOVERY CUMMULATIVE_PROGESS CUMMULATIVE_POSITION	Non-mandatory
Special Return no. 1 of RBI (Annual)	Bills, CL	SPRET1	Summary	ACTIVITY_OCCUPATION LAND_HOLDINGS CROPTTOTERM	CROP_TERM_LOANS_DE OTHER_TERM_LOANS SHORT_TERM_LOANS_DE TERM_LOANS_DE ACRES2 ACRESAB5 ACRESUP5 TERM_TENOR SHORT_TERM_TENOR	ACRES2 ACRESAB5 ACRESUP5 TERM_TENOR SHORT_TERM_TENOR are Mandatory
Return on SC/ST beneficiaries under priority sector	Bills, CL, OD	PSSCST, PSCSTA	Summary	SECTOR ACTIVITY_OCCUPATION SCHEME_TY	PRODUCT_ELEMENT_SCST	Non-mandatory

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RBI Return Name	Modules	Report Id	Detailed/ Summary	UDF/MIS	Data Element	Whether Data Element isMandatory/Non-Mandatory
advances as on last reporting Friday of March and September				PE		
Priority sector advances sanctioned to members of specified minority communities vis-à-vis overall priority sector	Bills, CL, OD	PSA MIN	Summary	MINORITY DISTRICT	PRODUCT_ELEMENT_MINR	Non-mandatory
Foreign Exchange Management Act, 1999 - Guidelines for Compilation of R-Returns (Nostro)	Bills, FT	RRE TNN	Summary	NA	CASH_BAL_GL DEP_OAD_GL DEP_RBI_GL FCY_LOAN_GL FIXED_DEP_GL PUR_AGGR_BRN SALES_AGGR_BRN SECURITY_SHARES_GL SUSP_BAL_GL TREASURY_GL	Mandatory
FETERS (R-return)	Bills, FT	NA	NA	NA	NA	NA

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RBI Return Name	Modules	Report Id	Detailed/ Summary	UDF/MIS	Data Element	Whether Data Element isMandatory/Non-Mandatory
Statement of Advances to Agriculture	Bills, CL	STAGRI	Summary	DISTRICT LAND_HOLDINGS ACTIVITY_OCCUPATION	AGRI_PARTA AGRI_PARTB AGRI_RECOVERY ACRES_RANGE_1 ACRES_RANGE_2	Non-mandatory
Return 20- Suit Filed and Decreed	CL	SUITFQ SUITFA	Detail	SUIT_FILED	ASSETCLASS, SUITACCBALANCE	Mandatory
PMRY	CL	PMRYQ PMRYM PMRYH	Summary	SCHEME_TYPE SECTOR DISTRICT PHYSICAL_CHALLENG ACTIVITY_OCCUPATION LAND_HOLDINGS	QUARTERLY_PROGRESS, MONTHLY_PROGRESS, HALFYEAR_RECOVERY	Non-mandatory

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