



RESERVE BANK OF INDIA
Foreign Exchange Department
Central Office
Mumbai - 400 001

RBI/2013-14/173

A.P. (DIR Series) Circular No. 19

August 7, 2013

To,

All Banks Authorised to deal in Foreign Exchange

Madam / Sir,

**Non-Resident Deposits - Comprehensive Single Return (NRD-CSR):
Submission under XBRL**

Attention of banks maintaining Non-Resident Deposits (NRD) Accounts is invited to [A.P. \(DIR Series\) Circular No.55 dated May 9, 2007](#) on NRD-CSR software package being used by the banks for submission of detailed monthly data on non-resident deposits to the Reserve Bank.

2. It has been decided to move the NRD-CSR reporting to *eXtensible Business Reporting Language (XBRL)* platform to provide validations for processing requirement in respect of existing NRD schemes, improve data quality, enhance the security-level in data submission, and enable banks to use various features of XBRL-based data submission, and tracking. The existing formats of NRD-CSR have also been rationalised for reporting bank-wise consolidated data under XBRL. This would replace the existing system where banks generate the NRD-CSR DAT file from RBI-provided software and submit NRD data through e-mail attachment to our Department of Statistics and Information Management (DSIM), Central Office (CO), on monthly basis.

3. The revised NRD-CSR format, maturity codes, record types and the validations checks are provided in the Annex. For monthly NRD-CSR submission on XBRL platform by nodal office of banks, the Reserve Bank has provided the following two alternatives:

- i. Banks can download the RBI's NRD-CSR template by logging to the RBI's OnlineReporting web-page (<http://orfs.rbi.org.in>) (Path: *Homepage* → *XBRL-based filing* → *(enter user name / password)* → *Download Returns Package* → *Form NRD-CSR*) and use the same to generate instance document (.xml file) after entering details. The instance document can be

- uploaded on RBI's XBRL page. The Reserve Bank (DSIM, CO) will provide User name and Password to all banks for NRD-CSR for this purpose.
- ii. Banks can use any publically available XBRL tool in relation with their internal database and build NRD-CSR discipline prescribed by RBI, for generation of instance document (.xml file) and upload the same on RBI's XBRL page.

In addition, banks can also generate instance document in the prescribed format from their internal system, if it provides such flexibility.

4. It has been decided to switch-over to the XBRL-based NRD-CSR reporting from October 2013. Accordingly, banks are required to capture the NRD-CSR data for XBRL submission from October 1, 2013 ("Go-Live" date). It has been also decided to retain the current prescription of NRD-CSR reporting on or before 10th of the month following the month to which the NRD data pertains. As such, banks may submit the XBRL-compliant NRD-CSR data for October 2013 on or before November 10, 2013. The current email-based reporting of NRD-CSR data would continue for reporting NRD data up to September 2013. The Reserve Bank would not provide any support towards the usage of legacy NRD-CSR software (v3.0) after the "Go-Live" date.

5. To facilitate testing of the bank's NRD-CSR data in the XBRL-based NRD-CSR reporting, the Reserve Bank has enabled a test environment (<https://125.18.33.234/orfsxbri/customer/index.jsp>) for use by reporting banks before "Go-Live". Banks can also download the *NRD-CSR Returns Package* (login with *user_name / password* → *Download Returns Package* → *Form NRD-CSR*). From "Help" menu of this test-site, banks can also download the *Manual on XBRL-based Submission* which indicates the processes for creation of bank-checker/bank-maker by bank-superuser with respective *user_name* and password, and provides other information required for the reporting system.

6. Reporting banks would be shortly receiving *user_name* and password along with *bank_code* for login to the test-site in their respective email-ids, through which they submit NRD-CSR data to RBI (DSIM,CO) under the existing system. In case of any change/difficulties, concerned banks may send a request to the [email](#) for assistance.

7. Further, the Reserve Bank would also provide training on "NRD-CSR submission under XBRL" to the officers/software personnel of the reporting banks before "Go-Live". Separate communication is being sent to reporting banks for this

purpose. For any assistance during testing or live periods, banks may contact XBRL helpdesk ('Contact us' menu in the homepage of the test-site before the "Go-Live" date and on the ORFS site subsequently).

8. The directions contained in this circular have been issued under Sections 10(4) and 11(1) of the Foreign Exchange Management Act, 1999 (42 of 1999) and is without prejudice to permissions / approvals, if any, required under any other law.

Yours faithfully,

(C.D.Srinivasan)
Chief General Manager

**Non-Resident Deposits - Comprehensive Single Return:
Format for XBRL-based reporting system**

1. Format of NRD-CSR

No	Column Description	Type	Position	Remarks
1.	Bank Code	7 N	1 to 7	Bank Working Code for XBRL (given by RBI) followed by zeros
2.	Reporting period [of Stock & flows]	6 N	8 to 13	Month to which NRD data pertains (YYYYMM format)
3.	Deposit_Scheme code	4 A	14 to 17	As per Code Box 1
4.	Account Type	1 A	18	F for Fixed; R for Recurring; S for Savings; C for Current A/c
5.	Original Maturity	1 N	19	As per Code Box 2
6.	Remaining Maturity	1 N	20	As per Code Box 2
7.	Country (SWIFT code)	2 A	21 to 22	SWIFT Country code
8.	A/c Currency (SWIFT code)	3 A	23 to 25	SWIFT Currency code
9.	Record_Type Code	2 A	26 to 27	As per Code Box 3
10.	Record - Amount	15 N	28 to 42	Amount (in currency of account) without decimal point

N – Numeric; A – Alpha-numeric

2. Details of codes to be used in the NRD-CSR

Code Box-1: Deposit_Scheme Code		
Sr. No.	Account under the Scheme	Scheme Code
1.	Foreign Currency Non-Resident (FCNR) A/c	FCNR
2.	Non-Resident External (NRE) Rupee Account	NRER
3.	Non-Resident Ordinary (NRO) Rupee Account	NROR

Code Box-2: Maturity Code		
Sr. No.	Maturity Classification	Maturity Code
1.	Up to and inclusive of six months	1
2.	Over six months but up to and inclusive of one year	2
3.	Over one year but up to and inclusive of two years	3
4.	Over two years but up to and inclusive of three years	4
5.	Over three years	5
6.	Unallocated (Savings/Current/Unclaimed Accounts)	6

The residual maturity cannot be determined for Savings/Current/Unclaimed Deposit Accounts. The residual maturity for such cases, should be "unallocated" (Code 6).

Currency Code (SWIFT Code)
USD, GBP, EUR, JPY, AUD, CAD and other freely convertible currencies are permitted for FCNR(B)

Code Box-3: Record_Type Code			
No.	Record Type	Description of data item on the record	Code
1.	Inflows	Fresh inflow from abroad (total)	FI
2.		Amount of interest reinvested	IR
3.		Amount renewed / transfer from other A/c	PR
4.		Local inflow (for NRO Savings A/c)	LI
5.	Outflows	Amount of principal remitted abroad (total)	PA
6.		Amount of interest remitted abroad (total)	IA
7.		Amount of principal remitted locally	PL
8.		Amount of interest remitted locally	IL
9.		Local withdrawals (gifts, tax, donations etc.)	LW
10.		Transfers to other A/c including renewals	TR
11	Balance	Opening Balance, including unclaimed	OB
12		Closing Balance, including unclaimed	CB
13		Unclaimed Balance	UC
14		Interest Accrued as on end of Reference Month	AI
15		Interest Suspense Balance (Interest Arrears)	SB

3. Validations

Sl. No.	Validations	Type * (Fatal (F) / Non-Fatal (N))
1	Total length of the file should not go beyond 42.	F
2	Bank Code, N.R. D. Scheme code, Account Type, Country (SWIFT code), A/c Currency (SWIFT code) and Record - type Code will be validated with their respective code box / master.	F
2	"Original Maturity" can't be less than "Residual Maturity"	F
4	Record type can't have negative value.	F
5	For FCNR (B) scheme any freely convertible currencies (except INR) can be selected.	F
6	For NRE and NRO scheme only INR can be selected.	F
7	For FCNR (B) scheme, the valid Record types are FI, IR, PR, PA, IA, HI, PL, IL, TR and OB,CB,UC,AI,SB.	F
8	For NRE scheme the valid Record types are FI, IR, PR, PA, IA, PL, IL, LW, TR and OB,CB,UC,AI,SB.	F
9	For NRO scheme the valid Record types are FI, IR, PR, LI, PA, IA, PL, IL, LW, TR and OB,CB,UC,AI,SB.	F
10	For FCNR (B) scheme the following consistency check shall be provided for each currency: CB = OB + INFLOWS (FI+IR+PR) - OUTFLOWS (PA+PL+TR)	N
11	For NRE scheme the following consistency check shall be provided: CB = OB + INFLOWS(FI+IR+PR) - OUTFLOWS (PA+PL+TR+LW)	N
12	For NRO scheme the following consistency check shall be provided: CB=OB + INFLOWS(FI+IR+PR+LI) - OUTFLOWS (PA+PL+TR+LW)	N
13	For FCNR and NRE scheme, "Original Maturity" for term deposit cannot have "Maturity Code" value '1' [code box 2]	F

***Note:** For any 'fatal error', system shall completely reject the file and record and for 'non-fatal error', the system shall accept the record / file and process. However, in both the cases errors will be thrown by the system for correction and submission of revised data.