Reporting Guideline
on
International Banking Statistics of India
2024

Reserve Bank of India

Department of Statistics and Information Management

International Banking Division

C-9, Bandra- Kurla Complex (6th Floor)

Bandra (East), Mumbai-400 051

Reporting Guideline on International Banking Statistics

Content

1. Introduction

The internationally active banks submit the International Banking Statistics (IBS) return every quarter as per the reporting instructions issued by the RBI, based on Bank for International Settlements (BIS) guidelines on IBS. This data is compiled and aggregated in RBI and submitted to BIS in the Statistical Data & Metadata eXchange (SDMX) format. IBS data are disseminated in the public domain through the Database on Indian economy (DBIE) and are also used for compilation of the International Investment Position of India.

2. Background

Globally International Banking Statistics are compiled by the BIS under the guidance of Committee on the Global Financial System (CGFS) in cooperation with the central banks. The main objective of the IBS system is to collect/compile/provide information on banks' external/international liabilities and assets vis-à-vis (a) non-residents in any currency and (b) residents in foreign currency.

Reserve Bank of India constituted a Working Group on International Banking Statistics in January 1999, to suggest, inter alia, a comprehensive reporting mechanism, to enable India's participation in the IBS system of BIS. Based on the recommendations of the working group, RBI started participating in the quarterly IBS survey from 2001. The system was revised in 2005 by the BIS to incorporate additional data reporting under IBS. Next revision was based on the recommendations of the ad-hoc group set up by the CGFS in 2010. Against the backdrop of the financial crisis, the group recommended enhancements in IBS data which were accepted by the CGFS, and all the reporting central banks were expected to implement the same in two stages in a phased manner. Accordingly, the RBI implemented these recommendations in two stages in 2012 and 2015.

Since the introduction of IBS, it has been enhanced several times to better capture the financial landscape and associated risks. The CGFS working group, that designed the 2011–12 enhancements, identified several possible improvements including a harmonised definition for the perimeter of consolidation and a better alignment between the IBS and supervisory data. In 2017, BIS formed a study group to explore these improvements and suggested new changes. Subsequently, BIS revised its guidelines on IBS in July 2019 and advised all reporting countries to implement the same latest by December 2022. To incorporate these changes in IBS guidelines for reporting banks in India, extant guideline has been modified. Here after, this modified guideline will be referred to as "Guideline on International Banking Statistics 2022".

3. Reporting Population

Reporting population for the returns includes all the entities to whom the return is applicable. For IBS return, reporting population consists of internationally active banks[1] which include Indian banks and foreign banks located in India. For Overseas branches of Indian banks there is an additional document.

4. Reporting Timeline

The IBS reporting banks may submit the IBS return on every quarter within the three weeks i.e., 21 days of the reporting quarter.

Reporting calendar-

S. No.	Reporting for Quarter Ending	Reporting latest by
1.	March	21st April
2.	June	21st July
3.	September	21st October
4.	December	21st January

5. Reporting Channel

The reporting banks need to submit the IBS return through Centralized Information Management System (CIMS) portal *https://sankalan.rbi.org.in/*.

6. Reporting Format

Reporting banks may provide account-level data in comma separated text file (.txt) each for Non-Derivative (I) file, and Derivative (D) file. The format for the two files is same, however the no. of field being collected, and data fields need to be reported are different. Each data fields are separated by comma ",".

The format of the Return (Non-Derivative):

IBS:I:<Reporting Period>:<Bank Working Code>:<File Preparation Date>:<No of records in file>:<Total Amount outstanding (sum of field no. 16)>;			
S. No.	**Field Description**	**Short Name**	**Field Type**
1	Year and Quarter (YYYYQ)	YRQTR	Character
2	Bank Working Code of Reporting Bank	BKCODE	Character

---

[1] Internationally active banks are banks that have assets / liabilities in foreign currency or exposure to non-resident in any currency.

3	Residence Country Code of Branches	FORCD	Character
4	Customer Identification No.	CUST_ID	Character
5	Account No. OR Identification No. (unique)	ACT_ID	Character
6	Asset/Liability Category	ALCD	Character
7	Type of Asset/Liability under the Category	TYPECD	Character
8	Currency of the Account/Settlement	CURCD	Character
9	Residence Country Code of the Borrowers/Customers	COUNCD	Character
10	Sector of the Borrowers/Customers	SECTCD	Character
11	Maturity Date [dd/mm/yy]	MAT_DATE	Date
12	Country of Ultimate Risk	C_U_CD	Character
13	Sector of Ultimate Risk	S_U_CD	Character
14	Outstanding Balance in terms of Currency of Account	FC_BAL	Numeric
15	Accrued Interest in terms of Currency of Account	FC_INT	Numeric
16	Outstanding Balance in terms of Rs. '000	RS_BAL	Numeric
17	Accrued Interest in terms of Rs. '000	RS_INT	Numeric

The format of the Return (Derivative):

IBS:D:<Reporting Period>:<Bank Working Code>:<File Preparation Date>:<No of records in file>:<Total Amount outstanding (sum of field no. 13)>;

S. No.	Field Description	Short Name	Field Type
1	Reporting Year and Quarter (YYYYQ)	YRQTR	Character
2	Bank Working Code of Reporting Bank	BKCODE	Character
3	Residence Country Code of Branch/Office (it should be IN for all branches in India)	FORCD	Character
4	Counter Party/ Customer Identification No.	CUST_ID	Character
5	Contract Identification No.	CONT_ID	Character
6	Asset/Liability Category	ALCD	Character
7	Type of Asset/Liability under the Category	TYPECD	Character
8	Currency of Settlement	CURCD	Character
9	Residence Country Code of the Counter Party	COUNCD	Character
10	Country of Ultimate Risk	C_U_CD	Character
11	Sector of Ultimate Risk.	S_U_CD	Character

12	Outstanding balance in original currency / Marked to Market (MTM) value in terms of US Dollar irrespective of currency of settlement (Refer Section 10.2)	FC_BAL	Numeric
13	Outstanding balance / Marked to Market (MTM) value in terms of Indian Rupee ('000)	RS_BAL	Numeric

Here,

- **Reporting Period** format to be "YYYYQ", where YYYY is the year and Q is the quarter for which data is being submitted. Values for Q are 1, 2, 3 and 4 for March, June, September and December quarters, respectively.

- **Bank Working Code** same as the mentioned in CIMS

- **File Preparation Date** is the data submission date and the format is DDMMYYYY.

- **No of records in the file** is the number of records/rows contained in the file (excluding header)

The reporting period and the bank will be specified in the header. The number of records in the file and those reported in the header should exactly match, otherwise, the file will be rejected. Example of the header:

- IBS:I:20221:693:16042022:31890:265814;

- IBS:D:20221:693:16042022:19869:69032;

7. Data Coverage

IBS return covers the information on international bank's balance sheet including trustee business. International bank's balance sheet defines assets and liabilities in foreign currency or assets and liabilities with non-residents in any currencies. It also covers off-balance sheet items which includes derivatives, Letter of Credit, Credit Commitments and Guarantees.

International bank's balance sheet includes financial assets and liabilities defined in the table as sum of parts B, C and D i.e. "Domestic positions in foreign currencies", "Cross-border positions in domestic currency" and "Cross-border positions in foreign currencies". Part A defines "Domestic positions in domestic currency" or domestic exposure, not required for reporting purpose of IBS return.

	Currency denomination of claims / liabilities	
Counterparty Country	**Domestic Currency (INR)**	**Foreign Currencies (other than INR)**

Residents (Local: IN)	A: Domestic positions in domestic currency	B: Domestic positions in foreign currencies
Non_Residents (Cross- Border)	C: Cross-border positions in domestic currency	D: Cross-border positions in foreign currencies

Items Reported in IBS Non-Derivative (I) File			
International Assets			
Asset Category	Category Code (ALCD)	Asset Type Description	Type Code (TYPECD)
International Loans and Deposits	11	Loans to Non-residents	11
		Foreign Currency Loan to Residents	12
		Outstanding Export Bills drawn on non-residents	21
		Foreign Currency in hand, Travelers Cheques, etc.	41
		NOSTRO Balances and Placements Abroad	51
International Holdings of Debt Securities	21	Investment in Foreign Government Securities	11
		Investment in Other Debt Securities Abroad	12
International Other Assets	31	Investments in Equities Abroad	11
		Other International Assets	21
On-balance sheet Derivative	41	Positive / Negative MTM values of Derivative	11
International Liabilities			
International Deposits and Loans	51	FCNR (B)	11
		Residents' Foreign Currency (RFC) Deposits	12
		Exchange Earners' Foreign Currency (EEFC) A/Cs	13
		Other FC deposits	14
		Borrowings	41
		Balances in VOSTRO Accounts	51
		Non-Resident External (NRE) Rupee Accounts	52
		Non-Resident Ordinary (NRO) Rupee Accounts	55
		Embassy Accounts	57
		Foreign Institutional Investors' (FIIs) Accounts	58
		ESCROW Accounts	59

Own Issues of International Debt Securities	61	International Bonds	11
		FRNs (Floating Rate Notes)	12
		Other Own Issues, if any, of International Debt Instruments	13
International Other Liabilities	71	GDRs/ADRs (issued by the reporting banks)	11
		Rupee Equities of banks held by NRIs/OCBs	12
		Other international liabilities	13

Note: MTM values of Derivative are classified as assets and liabilities based on Positive and Negative MTM value.

Items Reported in IBS Derivative (D) File			
Asset/Liability Category	**Category Code (ALCD)**	**Assets/Liability Type Description**	**Type Code (TYPECD)**
Derivatives, Letter of Credits, Guarantees and Credit Commitments	81	Derivatives	11
		Letter of Credits	21
		Guarantees	31
		Credit Commitments	41

8. Data Definition

International Assets:

1. INTERNATIONAL LOANS AND DEPOSITS: ALCD=11
Loans to Non-Residents: TYPECD=11
Explanation:
(a) This includes all loans extended to NRIs/OCBs or by banks abroad.
(b) Loans to Non-residents denominated in Indian Rupee or any foreign currencies should be reported.
(c) Housing loans or any other loans to NRIs/OCBs may also be included.
(d) Loans extended to NRIs/OCBs against their **NRI deposits** should also be reported and should not be netted out.

(e) The credit balances in the loan/cash credit/overdraft accounts of non-residents, being liabilities, should be reported with **–ve** sign.

Foreign Currency (FC) Loan to Residents: TYPECD=12

Explanation:

(a) This represents all loans in foreign currencies extended to resident individuals/corporates/banks, etc. in India and **foreign currency deposits with any bank/institution in India**.

(b) FC deposits of banks with Clearing Corporation of India may also be reported.

(c) FC Loans to corporates out of FCNR (B) corpus or Export Credit in FC (PCFC) should be reported.

(d) The credit balances in the loan/cash credit/overdraft accounts of non-residents, being liabilities, should be reported with **–ve** sign.

Outstanding Export Bills Drawn on Non-Residents by Residents: TYPECD=21

Explanation:

(a) All outstanding export bills whether negotiated, purchased or discounted should be reported with negotiated/purchased/discounted amount, as recorded in the books/ledgers. Full bill amount should **NOT** be reported.

(b) Collection Export Bills or Crystallized Export Bills should **NOT** be reported.

(c) If the export bills are purchased under a sale and repurchase agreement (i.e., with recourse) with the domestic exporter, the bank must or may return the bill on or prior to the maturity date. Such bills should be treated as advance to the domestic exporter and should **NOT be reported** as foreign assets.

FC in Hand and Outstanding TCs/DDs, etc., in FCs: TYPECD=41

Explanation:

DDs for collection should not be reported. DDs purchased should be included.

NOSTRO Balances and Placements Abroad: TYPECD=51

Explanation:

(a) While **debit balances** in the **MIRROR NOSTRO A/Cs (fixed deposits, current a/c, loan a/c, etc.,)** should be reported with **+ve** sign, the **credit balances** should be reported with **–ve** sign. The **Credit balances** reported with **–ve sign** will be clubbed under **Overseas Borrowings (i.e., Liabilities)** under ALCD=51 and TYPECD=41 **at RBI**.

(b) Investments through NOSTRO A/Cs in foreign government securities or in any other debt securities/equities abroad should **NOT** be reported under this item.

(c) Placements with banks abroad should be **included**.

---

2. INTERNATIONAL HOLDINGS OF DEBT SECURITIES: ALCD=21

Investment in Foreign Govt. Securities Including Foreign Govt. Treasury Bills: TYPECD=11

Explanation:

a) Investments through NOSTRO A/Cs in foreign government securities including treasury bills should be reported here.

b) Investments in bank's own name but on behalf of third parties as trustee business should also be included.

Investment in Other Debt Securities in Foreign Currencies: TYPECD=12

Explanation:

a) Investments through NOSTRO A/Cs in debt securities of banks/companies, etc., should be reported separately under this item.

b) Investments in bank's own name but on behalf of third parties as trustee business should also be included.

---

3. INTERNATIONAL OTHER ASSETS: ALCD=31

Investments in Equities Abroad: TYPECD=11

Explanation:

a) Includes investments made by the banks in equities of banks/companies, etc., issued abroad.

b) Investments made, if any, in ADRs/GDRs of Indian/foreign entities should also be reported.

c) Includes investments made in preferential shares, issued abroad.

Other International Assets: TYPECD=21

Explanation:

a) Includes capital supplied to the foreign branches of Indian banks.

b) Receivable profits from the foreign branches of Indian banks should also be reported.

c) Matured assets not claimed in NOSTRO A/Cs.

d) Arrears of interest and principals are to be reported.

e) Unclassified items of assets may be reported under this item.

f) Loss, if any, incurred by a bank should not be reported in IBS

On-Balance Sheet Derivatives (ALCD 41-TYPECD 11)

Explanation:

(a) Report MTM value of the Derivatives only if it is an on-balance sheet item.

International Liabilities:

1. INTERNATIONAL DEPOSITS AND LOANS: ALCD=51

FCNR (B) Deposits: TYPECD=11
Explanation:

a) FCNR(B) funds held abroad should be reported. Further, the fund held abroad in NOSTRO accounts or with correspondent banks or invested abroad should also be reported under assets appropriately.

b) The outstanding balance in the account should be reported. Further, loans availed, if any, against the deposits should also be reported under assets with ALCD=11 and TYPECD=11.

RFC deposits: TYPECD=12
Explanation:

a) The deposits under RFC (Domestic) should also be reported here.

b) The outstanding balance in the account should be reported. Further, loans availed, if any, against the deposits should also be reported under assets with ALCD=11 and TYPECD=12

EEFC Deposits: TYPECD=13
Explanation:

a) As these represent liabilities of banks towards Indian exporters, the country for liabilities should be India only irrespective of the place of maintaining funds in India/abroad.

b) The outstanding balance in the account should be reported. Further, loans availed, if any, against the deposits should also be reported under **assets** with ALCD=11 and TYPECD=12

Other Foreign Currency Deposits: TYPECD=14

Explanation:

(a) This includes Inter-Bank FC Deposits, if any, maintained by other banks with the reporting bank.

(b) The deposits under Dollar Diamond accounts should also be reported under this category.

(c) Any other foreign currency deposits, which are not listed/categorized separately.

Borrowing in India and from Abroad: TYPECD=41

Explanation:

(a) Foreign Currency Borrowing in India and all borrowings from aboard should be reported here.

(b) Borrowing through ADRs/GDRs/Bonds/FRNs should **NOT** be included here, as these are required to be reported separately. However, external commercial borrowing by the banks and other borrowing should be reported under this item.

Balances in VOSTRO Accounts: TYPECD=51

Explanation:

(a) While credit balances in VOSTRO A/Cs (fixed deposits, current a/c, loan a/c, etc.,) should be reported with +ve sign, the debit balances should be reported with –ve sign. The debit balances reported with –ve sign will be clubbed under Loan to Non-residents (i.e., Assets) under ALCD=11 and TYPECD=11 at RBI level.

(b) However, for debit balances in VOSTRO A/Cs, country and sector of ultimate risk are to be furnished.

NRE Rupee Accounts: TYPECD=52

Explanation:

The outstanding balance in the A/C should be reported. Further, loans availed, if any, against the deposits should also be reported under assets with ALCD=11 and TYPECD=11.

NRO Rupee Deposits: TYPECD=55

Explanation:

The outstanding balance in the A/C should be reported. Further, loans availed, if any, against the deposits should also be reported under **assets** with ALCD=11 and TYPECD =11

Embassy Accounts: TYPECD=57

Explanation:

   Balances in Rupee, as well as foreign currency denominated accounts should be reported.

Foreign Institutional Investors' (FIIs) Accounts: TYPECD=58

Explanation:

   Outstanding balances in Rupee as well as foreign currency denominated accounts should be reported

ESCROW Accounts: TYPECD=59

Explanation:

   Outstanding balances in ESCROW Accounts should be reported

2. OWN ISSUES OF INTERNATIONAL DEBT SECURITIES: ALCD=61

International Bonds: TYPECD=11

Explanation:

   Foreign Currency Bonds, if any, issued in India and all bonds including EURO bonds issued abroad by the Indian banks should be reported with information on country of holders and other details.

Floating Rate Notes (FRNs): TYPECD=12

Explanation:

FRNs issued abroad by the Indian banks should be reported with information on country of holders and other details.

Other Issues of Debt Instruments, if any: TYPECD=13

Explanation:

Any debt instruments other than International bonds and FRNs issued abroad by the Indian banks should be reported with information on country of holders and other details.

3. INTERNATIONAL OTHER LIABILITIES: ALCD=71

ADRs/GDRs Issues: TYPECD=11

Explanation:

ADRs/GDRs issued abroad by the Indian banks should be reported with information on country of holders and other details.

Rupee Equities of Reporting Banks held by NRIs/OCBs: TYPECD=12

Explanation:

Rupee Equities issued by the Indian banks and held by NRIs/OCBs should be reported with information on country of holders and other detail

Other Liabilities: TYPECD=13

Explanation:

a) This item mainly represents capital received and remittable profits from/ to HO in respect of foreign banks in India.

b) Amount in the suspense account for liabilities should be reported under this item.

c) Unclaimed DDs should be reported here.

d) Certain other items of on-balance sheet international liabilities, which are not listed above, should be included here.

Derivatives, Letter of Credits, Guarantees and Credit Commitments: (ALCD=81)

Derivatives: TYPECD=11

Explanation:

(a) Report MTM value of the Derivatives only if it is an off-balance sheet item.

(b) The data mainly comprise forwards, swaps and options relating to foreign exchange, interest rate, equity, and commodity and credit derivative contracts.

Letter of Credits: TYPECD=21

Explanation:

(a) The **claims arising from LC**, in case of emergency occurring, should be reported.

(b) This represents irrevocable and standby letters of credit, acceptances and endorsements.

(c) This also includes "Letter of Comfort", "Letter of undertaking", "Confirmed LCs", etc.

Guarantees: TYPECD=31

Explanation:

(a) The **claims arising from Guarantees**, in case of emergency occurring, should be reported.

(b) Contingent liabilities, like, secured, bid and performance bonds, warranties and indemnities.

(c) Guarantees also include the contingent liabilities of the protection seller (i.e., bank) of credit derivative contracts.

> **Credit Commitments: ALCD=41**
>
> **Explanation:**
>
> (a) The **claims arising from Credit Commitments**, if utilised, should be reported.
>
> (b) Irrevocable obligations of the bank to the customers for extending credit in the form of loans, participation in loans, lease financing receivables, mortgages, overdrafts or other loan substitutes to be reported under this item.
>
> (c) Commitments of banks to extend credit in the form of the purchase of loans, securities or other assets, such as backup facilities including those under note issuance facilities (NIFs) and revolving underwriting facilities (RUFs) should also be reported.

Note: Balances in Inter-Branch Accounts (Branches located in India) should NOT be reported.

9. Some other concepts

9.1 **Resident and Non-Resident -** For the purpose of these statistics non-resident means:

(i) An individual permanently resident outside India,

(ii) An individual who has stayed or intend to stay outside India for a period as stipulated under FEMA,

(iii) An individual normally resident outside India who is temporarily resident in India,

(iv) Student or an individual undergoing medical treatment, who is a foreign national, irrespective of the length of his stay in India,

(v) A company/firm/institution located outside India,

(vi) Diplomatic missions and personnel, irrespective of length of their stay in India.

9.2 **Country of residence of the reporting branch (FORCD) -** The country where the reporting branch is located. For all the reporting branches in India, including the branches of foreign banks, FORCD may be entered as "IN" ("IN" is the ISO country code for India). For Gift City branch, FORCD may be mentioned as "YY".

9.3 **Currency of the Account/Settlement (CURCD) -** The banks/branches are required to report, the currency of account/transaction as per the currency code provided in Annex C

9.4 **Country of residence of borrower/customer (COUNCD) -** The country code of the country of residence of the person/entity (bank, corporate, individual, institution, etc.,) with whom bank has assets or towards whom bank has liabilities. In other words, the country of residence of borrower/customer means the country of the person/entity in whose name the account is maintained in the books of the bank/branch. The residence country of the borrower/customer is also called as "Country of Immediate Risk". The country information is to be coded as per the ISO country code provided in Annex-A.

9.5   **Sector of borrower / customer (SECTCD) -** The sector of borrower/customer, with/towards whom bank/branch has asset/liability, is to be reported as per the sector code provided in Annex B.

9.6   **Country of Ultimate Risk (C_U_CD) -** This is applicable only for Asset Items, Derivatives, Letter of Credits, Guarantees and Credit Commitments. For other items, it may be left blank. The Country of Ultimate Risk is the country in which the guarantor of a financial claim resides (for individuals) and/or the country in which the head office of the guarantor entity (bank, public/private organization, etc.,) is located. The same set of ISO country codes as provided in Annex-A, may be used for allocating Country of Ultimate Risk Codes.

9.7   **Sector of Ultimate Risk (S_U_CD) -** The Sector of Ultimate Risk is defined as the sector of the guarantor of a financial claim. This is applicable only for Asset Items, Derivatives, Letter of Credits, Guarantees and Credit Commitments. For other items, it should be left blank. The same set of sector codes provided in Annex B may be used for allocating the sector of ultimate risk. In addition, for "Cash Collateral" the sector of ultimate risk should be given as "35".

9.8   **Outstanding amount in terms of currency of account (FC_BAL) -** The outstanding balance of account in actual currency, at the end of reporting quarter, should be reported against this item (please refer to section 10).

9.9   **Accrued interest in terms of currency of account (FC_INT) -** If the interest accrued up to the end of the reporting quarter is already debited/credited to the outstanding balance of the account, then '0' (zero) may be entered under this item. Otherwise, the accrued interest may be calculated and may be reported separately under this item.

9.10   **Outstanding amount in terms of Indian rupee currency of account (RS_BAL)-** The outstanding balance in the account (as it appears in the ledger in terms of Indian Rupee) OR the marked to market (MTM) value of derivative contracts as at the end of the reporting quarter, in terms of Indian Rupee (INR) may be reported against this item.

9.11   **Accrued interest in terms of Indian rupee (RS_INT) -** If the interest accrued up to the end of the reporting quarter is already debited or credited to the outstanding balance of the account then '0' (zero) may be entered under this item. Otherwise, accrued interest amount, in terms of Indian Rupee (INR), may be reported against this item.

9.12   Risk transfers refer to credit risk mitigants that shift a bank's credit exposure from the immediate counterparty to a guarantor, to another counterparty or collateral that guarantees the claim. Risk transfers do not eliminate credit risk; they redistribute it across counterparties. The

criteria for recognizing risk transfers follow those agreed by the Basel Committee on Banking Supervision (BCBS) for recognizing credit risk mitigants. The four types of risk transfer[2]: parent guarantees to branches, explicit guarantees by parents and third parties, credit derivatives, and collateral.

9.13   Credit default swaps, total return swaps and other credit derivatives can be recognized as risk transfers only if they provide credit protection similar to explicit guarantees. Credit derivatives held in banks' trading book are not recognized as risk transfers

9.14   If full credit protection is provided by more than one source – for example, from multiple guarantors or multiple forms of collateral – then the risk transfer that has the highest creditworthiness may be recognised.

9.15   Under guarantees extended, credit protection sold may be valued at notional values. Credit protection sold may be offset against credit protection bought, provided that the offsetting contracts are with the same counterparty under a legally enforceable bilateral netting agreement and refer to the same reference entity. Credit protection sold may be reported at maximum possible exposure after deduction of any cash collateral, i.e. at the notional value after netting of cash collateral. Other guarantees extended and credit commitments may be reported at notional values (known also as nominal amounts).

10.   Units for Data Reporting

10.1   The IBS data are submitted with dimensions and measures. Measures for each account reported are classified into four parts:

  (i) **FC_balances** - Outstanding balances in actual currency reported in absolute terms

  (ii) **FC_interest –** Accrued Interest balances in actual currency reported in absolute terms

  (iii) **RS_balances -** Outstanding balances in rupee equivalent reported in thousands (,000)

  (iv) **RS_interest -** Accrued Interest balances in rupee equivalent reported in thousands (,000)

Note:

  i. **All amounts** under Assets and Liabilities, on- and off- balance sheet items, may be reported with **positive sign EXCEPT credit balances in Mirror NOSTRO accounts, debit balances**

---

[2] For details, please refer to Page no. 26 of BIS Reporting guidelines and practices for the BIS international banking statistics (Link: https://www.bis.org/statistics/bankstatsguide.htm)

in VOSTRO accounts, loan/cash credit/overdraft accounts and negative MTM values of Derivative contracts.

ii. **Reporting of balances in NOSTRO accounts:** Balances in NOSTRO accounts may be reported as per local books i.e. **as per Mirror Book of NOSTRO** accounts. The **Credit balances** may be reported with **–ve sign**.

iii. **Reporting of balances in VOSTRO accounts: Debit balances** in VOSTRO accounts may be reported in –ve sign, and in this case the Country & Sector of Ultimate Risk Code (i.e., C_U_CD & S_U_CD) should not be left blank.

11.   Reporting Conventions

11.1   Netting of assets - International assets and liabilities may be reported in principle on gross basis i.e., bank's assets and liabilities vis-à-vis the same counter-party may be reported separately, NOT netted one against the other. However, for reporting of derivatives, banks would do netting for a counter-party where specific legally enforceable bilateral netting arrangement such as International Swaps and Derivative Association (ISDA) master agreement, etc., exists.

11.2   Valuation - International claims in the form of loans and receivables originated by the bank and not held for trading as well as held to maturity investments be in principle valued at face value or amortized cost price. Financial assets available for sale and held for trading may be valued at market or fair values. Contingent liabilities resulting from guarantees and credit commitments may be valued at face value or the maximum possible exposure.

11.3   Arrears of interest and principal - Until they are written off, interest in arrears on international claims and principal in arrears (including capitalized interest) may be included in the data on international assets/claims.

11.4   Provisions - Financial claims against which provisions have been made are normally reported as foreign assets at their gross value. However, accounting rules may require in certain instances that these claims be reported on a net basis if there is an identified loss.

11.5   Write-offs of claims and debt forgiveness - Although an asset that has been written off may still be a legally enforceable claim, it may be EXCLUDED from the reporting.

12.   Reporting Instructions

12.1 Bank may submit account level information with customer id and account id. The customer id and account id must be same throughout the life cycle of account. Bank may mask the actual customer id and account id and report masked ids, but that must be consistent across the reporting quarter.

12.2 Data to be submitted as per the defined check list.

12.3 Reporting banks may report MTM value under ALCD 41 and TYPECD 11 (in I-file) only if MTM value of derivatives are part of their balance sheet. Reporting banks, who show their MTM value of derivative as off-balance sheet item, will continue to report MTM value under ALCD 81 and TYPECD 11 (in D- file).

12.4 Multiple files for uploading data may be avoided. Banks are advised to submit complete data in single lot for each IBS I and IBS D.

12.5 Data submission within 21 days includes data correction if any. Once the submission deadline is over, data can only be submitted with approval of higher authority and reason for the delay in submission.

13.   Contact Details

The Director,
International Banking Division
Department of Statistical and Information Management
Reserve Bank of India
C-9, Bandra-Kurla Complex
Bandra (East), Mumbai-400 051
Email id: ibsbsd@rbi.org.in

14.   Dissemination IBS Data
Eleven summary statements (Reports) of IBS data in time series form are available in DBIE https://data.rbi.org.in/ and BIS published IBS data in https://www.bis.org/.

Annex A: Country Code (ISO 3166-1)

S. No	Country Name	ISO Code	S. No	Country Name	ISO Code
1	Unallocated, non-residents*	XN	41	Belarus	BY
2	Unallocated Location*	XX	42	Belize	BZ
3	IFSC Banking Units (IBUs) / GIFT-City*	YY	43	Canada	CA
4	International Organization**	ZZ	44	Cocos Islands	CC
5	Åland Islands	AX	45	Congo Democratic Republic	CD
6	Saint Barthélemy	BL	46	Central African Republic	CF
7	Saint Martin (French part)	MF	47	Congo	CG
8	Andorra	AD	48	Switzerland	CH
9	United Arab Emirates	AE	49	Côte d'Ivoire	CI
10	Afghanistan	AF	50	Cook Islands	CK
11	Antigua and Barbuda	AG	51	Chile	CL
12	Anguilla	AI	52	Cameroon	CM
13	Albania	AL	53	China	CN
14	Armenia	AM	54	Colombia	CO
15	Netherlands Antilles	AN	55	Costa Rica	CR
16	Angola	AO	56	Cuba	CU
17	Argentina	AR	57	Cape Verde	CV
18	American Samoa	AS	58	Curacao	CW
19	Austria	AT	59	Christmas Islands	CX
20	Australia	AU	60	Cyprus	CY
21	Aruba	AW	61	Czech Republic	CZ
22	Azerbaijan	AZ	62	Germany	DE
23	Bosnia and Herzegovina	BA	63	Djibouti	DJ
24	Barbados	BB	64	Denmark	DK
25	Bangladesh	BD	65	Dominica	DM
26	Belgium	BE	66	Dominican Republic	DO
27	Burkina Faso	BF	67	Algeria	DZ
28	Bulgaria	BG	68	Ecuador	EC
29	Bahrain	BH	69	Estonia	EE
30	Burundi	BI	70	Egypt	EG
31	Benin	BJ	71	Eritrea	ER
32	Bermuda	BM	72	Spain	ES
33	Brunei	BN	73	Ethiopia	ET
34	Bolivia	BO	74	Finland	FI
35	Bonaire, Sint Eustatius and Saba	BQ	75	Fiji	FJ
36	Brazil	BR	76	Falkland Islands (Malvinas)	FK
37	Bahamas	BS	77	Micronesia	FM
38	Bhutan	BT	78	Faeroe Islands	FO
39	Bouvet Island	BV	79	France	FR
40	Botswana	BW	80	Gabon	GA

S. No	Country Name	ISO Code	S. No	Country Name	ISO Code
81	United Kingdom	GB	124	St. Christopher/ St. Kitts & Nevis	KN
82	Grenada	GD	125	North Korea	KP
83	Georgia	GE	126	South Korea	KR
84	French Guiana	GF	127	Kuwait	KW
85	Guernsey	GG	128	Cayman Islands	KY
86	Ghana	GH	129	Kazakhstan	KZ
87	Gibraltar	GI	130	Laos	LA
88	Greenland	GL	131	Lebanon	LB
89	Gambia	GM	132	St. Lucia	LC
90	Guinea	GN	133	Liechtenstein	LI
91	Guadeloupe	GP	134	Sri Lanka	LK
92	Equatorial Guinea	GQ	135	Liberia	LR
93	Greece	GR	136	Lesotho	LS
94	South Georgia & South Sandwich Islands	GS	137	Lithuania	LT
95	Guatemala	GT	138	Luxembourg	LU
96	Guam	GU	139	Latvia	LV
97	Guinea-Bissau	GW	140	Libya	LY
98	Guyana	GY	141	Morocco	MA
99	Hong Kong SAR	HK	142	Monaco†	MC
100	Heard & McDonald Islands	HM	143	Moldova	MD
101	Honduras	HN	144	Montenegro	ME
102	Croatia	HR	145	Madagascar	MG
103	Haiti	HT	146	Marshall Islands	MH
104	Hungary	HU	147	Macedonia FYR	MK
105	Indonesia	ID	148	Mali	ML
106	Ireland	IE	149	Myanmar	MM
107	Israel	IL	150	Mongolia	MN
108	Isle of Man	IM	151	Macao SAR	MO
109	India	IN	152	Northern Mariana Islands	MP
110	British Indian Ocean Territory	IO	153	Martinique	MQ
111	Iraq	IQ	154	Mauritania	MR
112	Iran	IR	155	Montserrat	MS
113	Iceland	IS	156	Malta	MT
114	Italy	IT	157	Mauritius	MU
115	Jersey	JE	158	Maldives	MV
116	Jamaica	JM	159	Malawi	MW
117	Jordan	JO	160	Mexico	MX
118	Japan	JP	161	Malaysia	MY
119	Kenya	KE	162	Mozambique	MZ
120	Kyrgyz Republic	KG	163	Namibia	NA
121	Cambodia	KH	164	New Caledonia	NC
122	Kiribati	KI	165	Niger	NE
123	Comoros	KM	166	Norfolk Island	NF

S. No	Country Name	ISO Code	S. No	Country Name	ISO Code
167	Nigeria	NG	208	Senegal	SN
168	Nicaragua	NI	209	Somalia	SO
169	Netherlands	NL	210	Suriname	SR
170	Norway	NO	211	South Sudan	SS
171	Nepal	NP	212	Sao Tome and Principe	ST
172	Nauru	NR	213	El Salvador	SV
173	Niue	NU	214	Sint Maarten	SX
174	New Zealand	NZ	215	Syria	SY
175	Oman	OM	216	Swaziland	SZ
176	Panama	PA	217	Turks and Caicos Islands	TC
177	Peru	PE	218	Chad	TD
178	French Polynesia	PF	219	French Southern Territories	TF
179	Papua New Guinea	PG	220	Togo	TG
180	Philippines	PH	221	Thailand	TH
181	Pakistan	PK	222	Tajikistan	TJ
182	Poland	PL	223	Tokelau	TK
183	Saint Pierre and Miquelon	PM	224	Timor Leste	TL
184	Pitcairn	PN	225	Turkmenistan	TM
185	Puerto Rico	PR	226	Tunisia	TN
186	Palestinian Territory	PS	227	Tonga	TO
187	Portugal	PT	228	Turkey	TR
188	Palau	PW	229	Trinidad and Tobago	TT
189	Paraguay	PY	230	Tuvalu	TV
190	Qatar	QA	231	Chinese Taipei	TW
191	Réunion	RE	232	Tanzania	TZ
192	Romania	RO	233	Ukraine	UA
193	Serbia	RS	234	Uganda	UG
194	Russia	RU	235	United States Minor Outlying Islands	UM
195	Rwanda	RW	236	United States	US
196	Saudi Arabia	SA	237	Uruguay	UY
197	Solomon Islands	SB	238	Uzbekistan	UZ
198	Seychelles	SC	239	Vatican City State	VA
199	Sudan	SD	240	St. Vincent and the Grenadines	VC
200	Sweden	SE	241	Venezuela	VE
201	Singapore	SG	242	British Virgin Islands	VG
202	Saint Helena, Ascension & Tristan da Cunha	SH	243	US Virgin Islands	VI
203	Slovenia	SI	244	Vietnam	VN
204	Svalbard & Jan Mayen	SJ	245	Vanuatu	VU
205	Slovakia	SK	246	Wallis and Futuna	WF
206	Sierra Leone	SL	247	Samoa	WS
207	San Marino	SM	248	Yemen	YE

S. No	Country Name	ISO Code	S. No	Country Name	ISO Code
249	Mayotte	YT	251	Zambia	ZM
250	South Africa	ZA	252	Zimbabwe	ZW

Note: * denotes country codes allotted for IBS reporting

If the counter party country is completely not known, then country code may be XX. However, if counter party country of a non-resident is not known, then country code may be used as "XN".

** There are exceptions to the treatment of international organizations: the BIS and central banks of currency unions. International organizations that undertake activities similar to those of central banks may be reported as residents of the country where they are located.

Annex B: Sector code

Sector Code (SECTCD / S_U_CD)	Code
Bank - Own Branch/Office OWN branch/office	11
Bank - Branch/Office of Another Bank Branch/office of ANOTHER bank.	12
Non-bank Financial Institutions Private or public financial institutions, other than banks, engaged primarily in the provision of financial services and activities auxiliary to financial intermediation such as fund management. Include special purpose vehicles, hedge funds, securities brokers, money market funds, pension funds, insurance companies, financial leasing corporations, central clearing counterparties, unit trusts, other financial auxiliaries and other captive financial institutions. It also includes any public financial institutions such as development banks and export credit agencies.	20
Official Monetary Authorities Central Banks of various countries, Multilateral Development Banks, *etc.*	21
BIS and ECB etc. Bank for International Settlement (BIS) and European Central Bank (ECB) , Bank of Central African States (BEAC), Central Bank of West African States (BCEAO), Eastern Caribbean Central Bank (ECCB)	22
Governments Central, State or Local Governments, Government Departments	25
Non-financial – Public Sector Undertakings Companies/institutions other than banks in which shareholding of state/central governments is at least 51 per cent.	30
Non-financial Private Corporations Privately Owned Corporations i.e. Joint Stock, Private Limited and Public Limited Companies	31
Non-financial – Households Individuals, HUFs, etc.	32
Cash Collateral (For Sector of Ultimate Risk, in case of cash collateral)	35
Unallocated non-financial public, fixed assets, international organisations (except those under SECTCD 22), where the sector cannot be determined	40

Annex C: Currency code

S. No	Currency Name	CURCD	S. No	Currency Name	CURCD
1	Afghanistan Afghani	AFA	32	Chinese Yuan Renminbi	CNY
2	Albanian Lek	ALL	33	Colombian Peso	COP
3	Algerian Dinar	DZD	34	Comoros Franc	KMF
4	Angolan New Kwanza	AOA	35	Congolese Franc	CDF
5	Argentine Peso	ARS	36	Costa Rican Colon	CRC
6	Armenian Dram	AMD	37	Croatian Kuna	HRK
7	Aruban Florin	AWG	38	Cuban Peso	CUP
8	Australian Dollar	AUD	39	Cyprus Pound	CYP
9	Azerbaijanian Manat	AZM	40	Czech Koruna	CZK
10	Bahamanian Dollar	BSD	41	Danish Kroner	DKK
11	Bahraini Dinar	BHD	42	Djibouti Franc	DJF
12	Bangladeshi Taka	BDT	43	Dominican Repub. Peso	DOP
13	Barbados Dollar	BBD	44	East Caribbean Dollar	XCD
14	Belarussian Ruble	BYR	45	Egyptian Pound	EGP
15	Belize Dollar	BZD	46	El Salvador Colon	SVC
16	Bermudian Dollar	BMD	47	Eritrea Nakfa	ERN
17	Bhutan Ngultrum	BTN	48	Estonian Kroon	EEK
18	Bolivian Boliviano	BOB	49	Ethiopian Birr	ETB
19	Botswana Pula	BWP	50	Euro	EUR
20	Brazilian Real	BRL	51	Falkland Islands Pound	FKP
21	Brunei Dollar	BND	52	Fiji Dollar	FJD
22	Bulgarian Lev	BGL	53	Gambian Dalasi	GMD
23	Burundi Franc	BIF	54	Georgian Lari	GEL
24	Cambodian Riel	KHR	55	Ghanaian Cedi	GHC
25	Canadian Dollar	CAD	56	Gibraltar Pound	GIP
26	Cape Verde Escudo	CVE	57	Guatemalan Quetzal	GTQ
27	Cayman Islands Dollar	KYD	58	Guinea Franc	GNF
28	CFA Franc BCEAO	XOF	59	Guyana Dollar	GYD

29	CFA Franc BEAC	XAF		60	Haitian Gourde	HTG
30	CFP Franc	XPF		61	Honduran Lempira	HNL
31	Chilean Peso	CLP		62	Hong Kong Dollar	HKD
63	Hungarian Forint	HUF		94	Moldovan Leu	MDL
64	Iceland Krona	ISK		95	Mongolian Tugrik	MNT
65	Indian Rupee	INR		96	Moroccan Dirham	MAD
66	Indonesian Rupiah	IDR		97	Mozambique Metical	MZM
67	Iranian Rial	IRR		98	Myanmar Kyat	MMK
68	Iraqi Dinar	IQD		99	Namibia Dollar	NAD
69	Israeli New Shekel	ILS		100	Nepalese Rupee	NPR
70	Jamaican Dollar	JMD		101	Netherlands Antillian Guilder	ANG
71	Japanese Yen	JPY		102	New Zealand Dollar	NZD
72	Jordanian Dinar	JOD		103	Nicaraguan Cordoba Oro	NIO
73	Kazakhstan Tenge	KZT		104	Nigerian Naira	NGN
74	Kenyan Shilling	KES		105	North Korean Won	KPW
75	Kuwaiti Dinar	KWD		106	Norwegian Krone	NOK
76	Kyrgyzstan Som	KGS		107	Omani Rial	OMR
77	Lao Kip	LAK		108	Pakistan Rupee	PKR
78	Latvian Lats	LVL		109	Panamanian Balboa	PAB
79	Lebanese Pound	LBP		110	Papua New Guinea Kina	PGK
80	Lesotho Loti	LSL		111	Paraguay Guarani	PYG
81	Liberian Dollar	LRD		112	Peruvian Nuevo Sol	PEN
82	Libyan Dinar	LYD		113	Philippine Peso	PHP
83	Lithuanian Litas	LTL		114	Polish Zloty	PLN
84	Macau Pataca	MOP		115	Portuguese Escudo	PTE
85	Macedonian Denar	MKD		116	Pound Sterling	GBP
86	Madagascar D.R. Malagasy Franc	MGF		117	Qatari Rial	QAR
87	Malawi Kwacha	MWK		118	Romanian Leu	ROL
88	Malaysian Ringgit	MYR		119	Russian Ruble	RUR

89	Maldives Rufiyaa	MVR		120	Rwanda Franc	RWF
90	Maltese Lira	MTL		121	Saint Helena Pound	SHP
91	Mauritanian Ouguiya	MRO		122	Samoan Tala	WST
92	Mauritius Rupee	MUR		123	Sao Tome & Principe Dobra	STD
93	Mexican Peso	MXN		124	Saudi Riyal	SAR
125	Seychelles Rupee	SCR		144	Thai Bhat	THB
126	Sierra Leone Leone	SLL		145	Tonga Pa'anga	TOP
127	Singapore Dollar	SGD		146	Trinidad and Tobago Dollar	TTD
128	Slovak Koruna	SKK		147	Tunisian Dinar	TND
129	Slovenian Tolar	SIT		148	Turkish Lira	TRL
130	Solomon Islands Dollar	SBD		149	Turkmenistan Manat	TMM
131	Somali Shilling	SOS		150	UAE Dirham	AED
132	South African Rand	ZAR		151	Uganda Shilling	UGX
133	South Korean Won	KRW		152	Ukraine Hryvnia	UAH
134	Sri Lanka Rupee	LKR		153	Uruguayan Peso	UYU
135	Sudanese Dinar	SDD		154	US Dollar	USD
136	Suriname Guilder	SRG		155	Uzbekistan Sum	UZS
137	Swaziland Lilangeni	SZL		156	Vanuatu Vatu	VUV
138	Swedish Krona	SEK		157	Venezuelan Bolivar	VEB
139	Swiss Franc	CHF		158	Vietnamese Dong	VND
140	Syrian Pound	SYP		159	Yemeni Rial	YER
141	Taiwan Dollar	TWD		160	Zambian Kwacha	ZMK
142	Tajikistan Somoni	TJS		161	Zimbabwe Dollar	ZWD
143	Tanzanian Shilling	TZS		162	Any Other Foreign Currency	OTH