ENSURE

NABARD's Portal for

ElectroNic SUbmission of REturns

Version 1.0

User Guide for Banks

Contents

About This Guide

<u>The User Guide is a comprehensive procedure manual for banks using ENSURE</u>

This guide helps the bank user to understand the application flow and introduces the functionalities in detailed and step by step manner and explains the way to use them.

Introduction to ENSURE

ENSURE or ElectroNic SUbmission of REturn & Analysis of Data is a web-based application which aims to replace the current practice of submission by banks to NABARD. ENSURE is an easily accessible and secure online reporting system which will not only facilitate submission of returns but also help users to identify the returns which are pending/ overdue. Access to ENSURE is password protected and users will have specific roles and rights assigned to them for using various facilities of ENSURE.

ENSURE will allow, depending on the roles and rights accorded to a user, the following activities:

- Add users
- Assign role to users
- Monitor submission pending/due dates
- Submit Returns
- The system will automatically check for any data validation rule stipulated by NABARD and only validated return will be allowed to be submitted to NABARD.
- The system has a maker-checker facility to ensure that only properly checked data are submitted to NABARD
- View returns rejected by NABARD.
- Resubmit rejected returns
- View submitted returns

System Requirements

Browser	Microsoft Internet Explorer® 10+ Mozilla Firefox® 25+ Google Chrome® 35+
Memory	1GB RAM or more
Internet Connection	2Mbps or more
Applications	Microsoft Office 2010 or above
Screen Resolution	1024x768 or above

Getting Started

1) Go to the ENSURE website in web browser. For this, type the URL: http://ensure.nabard.org in the address bar of the browser and click on 'enter'.

2) First time when the user logs in, he/she would be prompted to change the password.

Introduction to Roles

1) Bank Admin

Bank admin user will be created by NABARD and the credentials of this user (namely ID and password) would be provided to each bank. This user will be able to add/ view/ modify other users of the Bank. It is Bank Admin's responsibility to create Bank Maker, Bank Checker and Bank Executive. The maximum number of users a Bank Admin can create is restricted by NABARD. This user has to assign the returns published by NABARD to the users. Each return can be mapped to one maker and one checker only. This user can modify the user-return mapping any time.

2) Bank Maker

A user with Bank Maker role is responsible for filling up the data in each return. The user has two methods to fill up returns in ENSURE: fill up returns online or alternatively, download the return in excel format, fill it up and then upload excel sheet. This user will be able to see the pending and overdue returns in the dashboard. Once the data is filled in, this user has to 'validate and send' the return to the specified Bank Checker using the controls provided.

3) Bank Checker

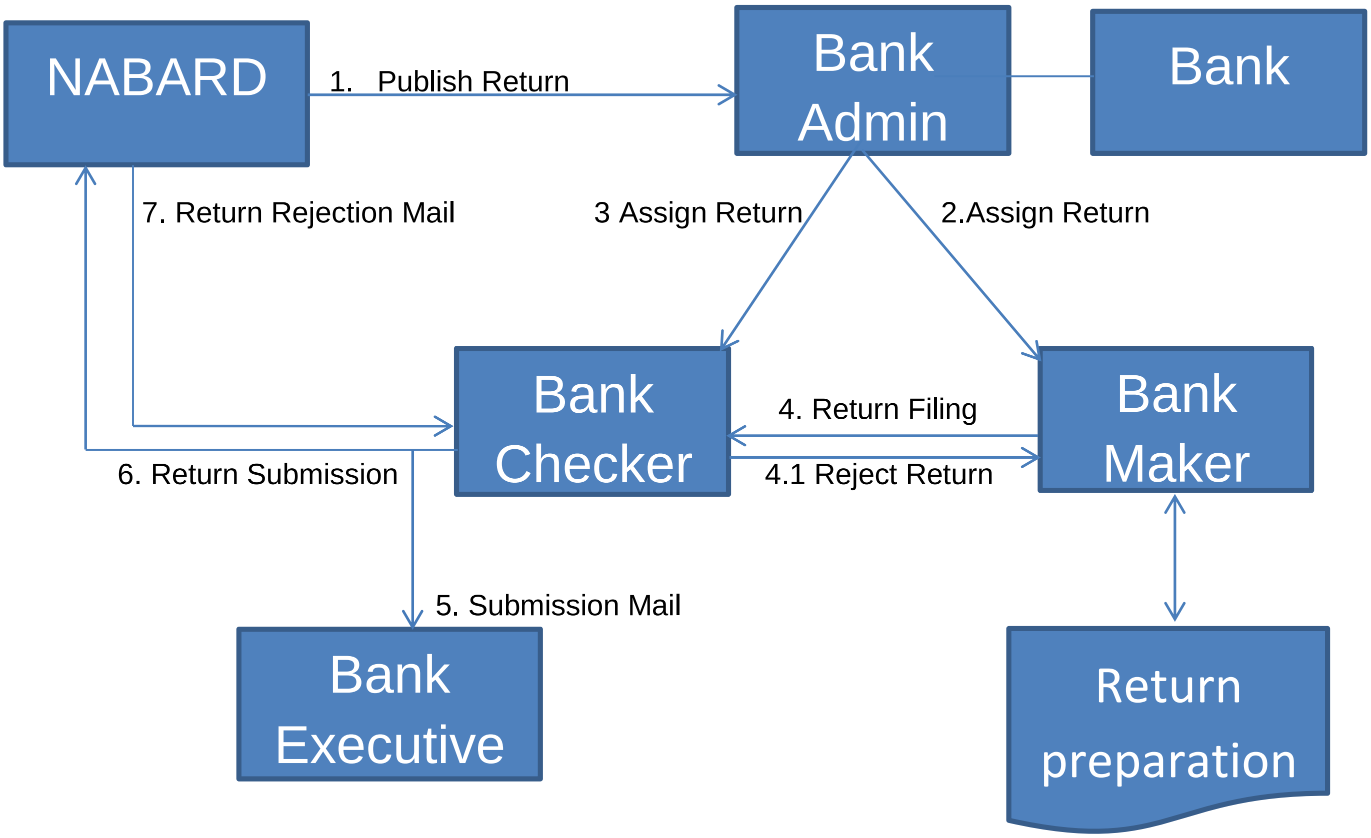
A user with Bank checker role is responsible for verification of the data in the return submitted by a Bank Maker. After verification, the return can be submitted to NABARD. In case there is any error in the data filled in by the Bank Maker, the return can be rejected by the Bank Checker and the same would be sent back to the Bank Maker for necessary correction. The Bank Checker cannot incorporate any correction; however, he/ she can provide comments giving reasons for rejection.

The rejected return with checker's comments becomes available to the prescribed Bank Maker for modification and resubmission to the checker.

4) Bank Executive

A user with Bank Executive role can only view the submitted returns. This user will get alert message whenever a return is submitted to NABARD by the Bank Checker.

Submission Workflow



Submission Workflow

As shown above in the chart there are 6 key steps and 2 optional steps in the submission of a return.

1. **Publish Return**
   NABARD will publish the returns to the bank through ENSURE. All the banks will be notified by E-Mail in case a new return is published by the NABARD. The same return will be available to the Bank Admin. The returns can have different frequency and scaling factor (denomination size such as ₹ lakh, ₹ amount, etc.).

2. **Assign Return (to Maker)**
   The Bank Admin will be able to view all the returns published by NABARD. It is Bank Admin's responsibility to assign returns to different makers. This mapping can be changed by the Bank Admin any time.

3. **Assign Return (to Checker)**
   The Bank Admin will be able to view all the returns published by the NABARD. It is Bank Admin's responsibility to assign the return to one checker only. This mapping can be changed by the Bank Admin any time.

4. **Return Filing**
   Return preparation and return filing is the responsibility of the Bank Maker. The maker can view pending and overdue returns in the dashboard. It is maker's responsibility to submit the return within time. The process of filing is explained thoroughly in the later part of this document. All the returns rejected by NABARD would be highlighted in red color in the Bnak Maker's dashboard.

   4.1 **Reject Return**
   A return can be rejected by Bank Checker along with appropriate comments specifying the reason for rejection. On rejection, the return would be sent back to the Bank Maker.

5. **Submission Mail**
   On submission of a return by Bank Checker to NABARD, all the bank executives within the bank will be alerted by an Email specifying the name of the return along with the quarter for which the return is submitted.

6. **Return Submission**
   It is the responsibility of the Bank Checker to submit returns to the NABARD. Only after the return is submitted, NABARD will be able to see the data in the ENSURE application. On successful submission, a confirmation message and an acknowledgment receipt will be generated and displayed to the Bank Checker.

7. **Reject Return (Optional)**

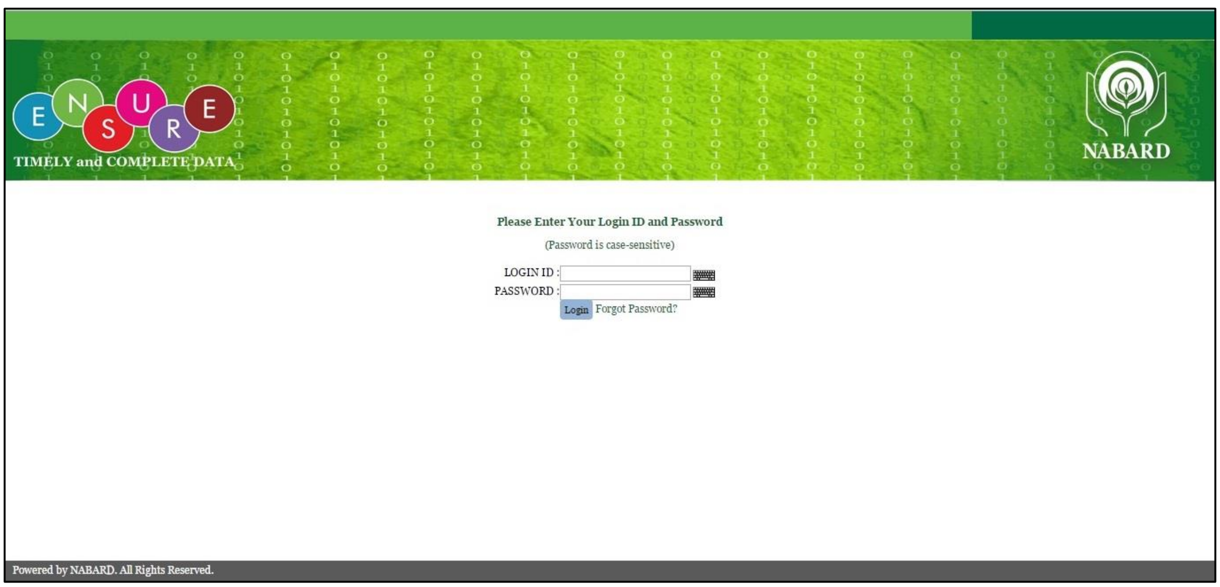
A return may be rejected by the NABARD along with appropriate comments specifying the reason for rejection. On rejection, the return is assigned to the Bank Maker and an Email alert is sent to the Bank Checker informing the same.

Common workflow for all Users

To start the ENSURE application, connect to internet through a dial-up connection or through a dedicated line. Open a browser such as Microsoft Internet Explorer 10.0 or Mozilla Firefox 18 (or a higher version of any of these browsers). In the browser, enter the URL provided (http://ensure.nabard.org) and press **Enter** key. The *Login page* of ENSURE™ is displayed.

Login

1. Invoke the browser (Internet Explorer 10.0/ Mozilla Firefox 18 or above).
2. In the browser, enter the URL provided.
3. Press **Enter** key. **ENSURE™ Login page** is displayed.



4. In the *Login page*, Enter **Login Id**.
5. Enter **Password**.
6. You can make use of virtual key board for entering login details.

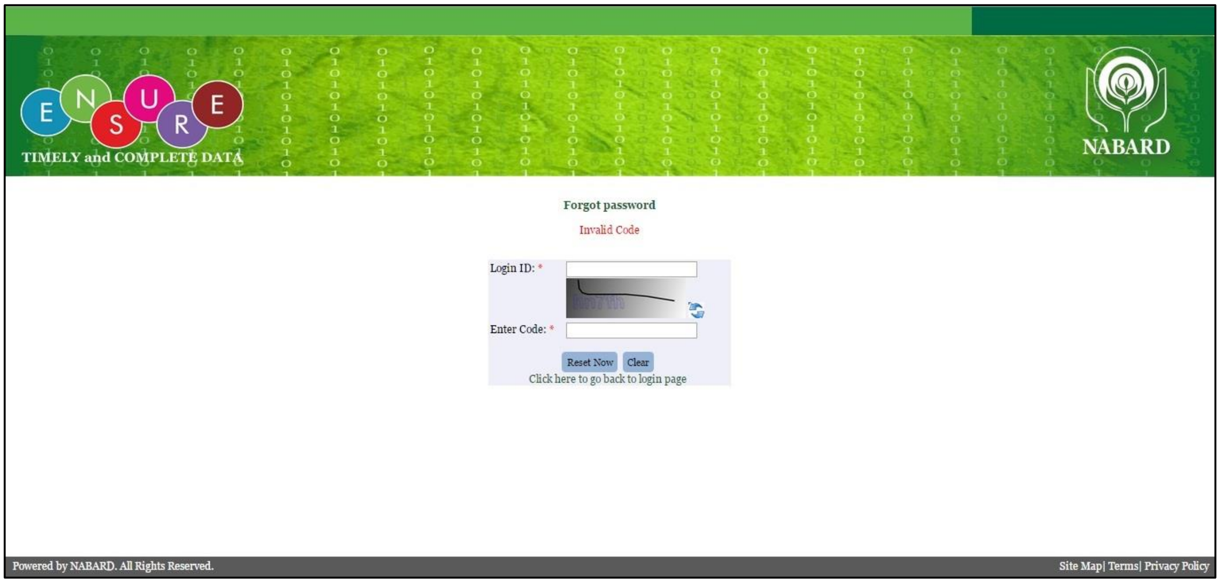
- Click the **keyboard** symbol ( ). The *virtual keyboard* will pop up on the screen. You can click on the alphabets to enter login/ password details

7. Click **Login**. On successful authentication, the *ENSURE main page* is displayed.

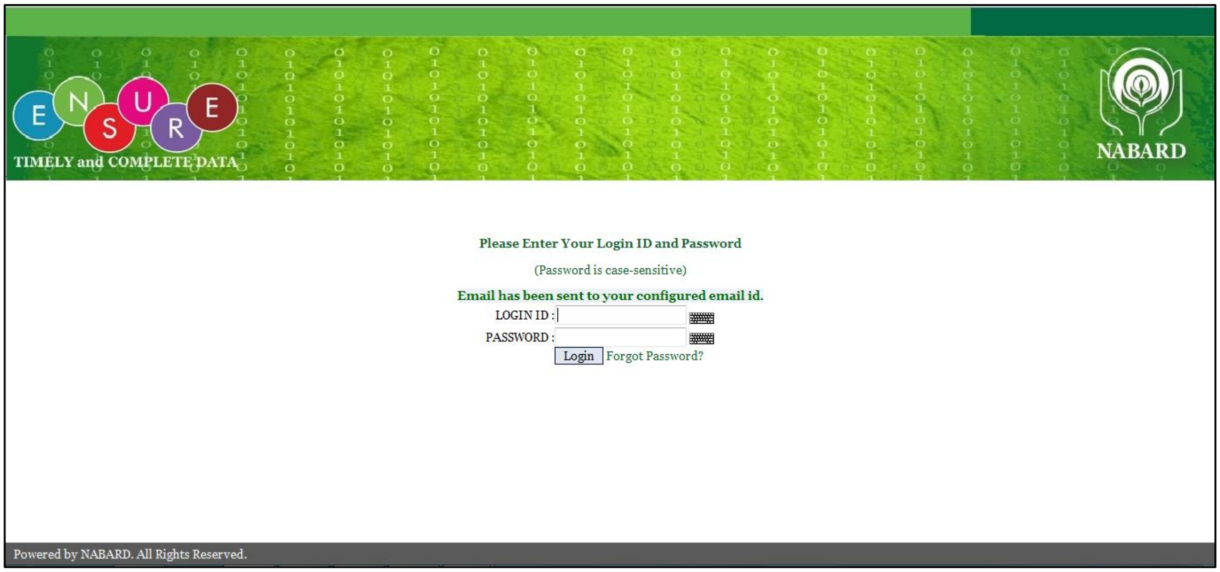
Forgot Password

If you have forgotten your login information, please enter the following details.

1. In Login page, click **Forgot Password** link. The *Forgot Password page* is displayed.



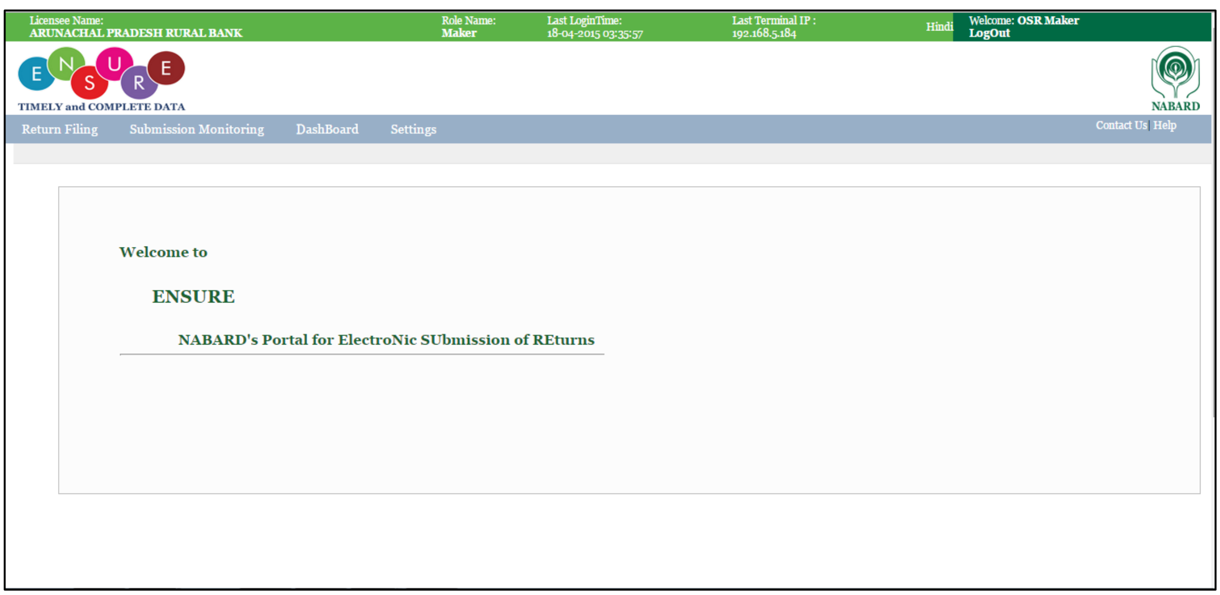
2. Enter **Login Id**.
3. Enter the captcha Code displayed at 'Enter Code'. In case the code displayed is difficult to read, click on the 'Refresh' button given next to it to display a new image.
4. Enter **Reset Now**. An encrypted URL will be sent to the user by Email. The password can be reset by clicking on the encrypted URL.



5. Click **Clear**, to clear the fields.

Post Login Work Environment

On successful login, the *ENSURE Main page* is displayed.



Menus

Vertical drop-down Menus are available on the left hand side of the application. The sub menus are arranged in drop-down form on left hand side below the main menu. The sub menus can be viewed by clicking on the menu link.

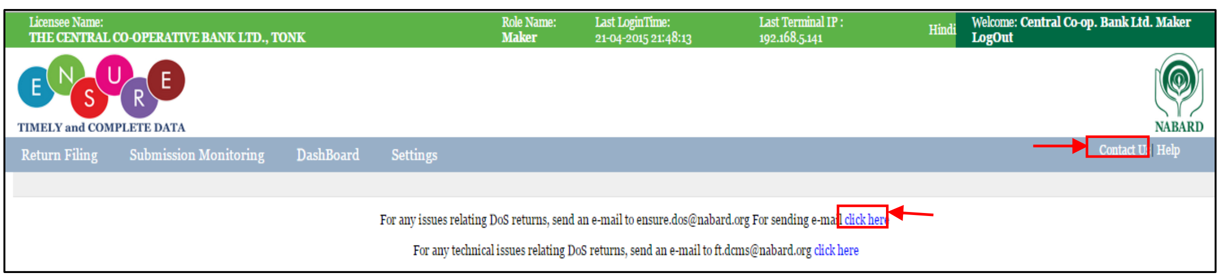
For example, clicking on the **Settings** menu, the corresponding sub menus (such as **Set Default Page** and **Welcome Page** are displayed) in the form of links. By clicking on the link, the corresponding page is displayed. Click **Settings → Welcome page**. The **Welcome page** is displayed.

User Id

At the top of the main application, details of the logged in user such as **Roll Name**, **User Id**, **Last Login Time and Date** and **Terminal IP Address** are displayed.

Email

Click on *Click Here* link in contact us page of the application. This will open a window for you to send an e-mail. You can enter e-mail address. You can enter subject of the message. You can add an attachment by clicking on Attachment. Click **Send Mail**, to send mail.



Log Out

Click *Log Out* at the top right page of the application, to move out of the application.

If the ENSURE session remains unattended for more than 30 minutes, the session is automatically logged out.

Settings

The following topics are discussed:

- Welcome Page
- Set Default Page

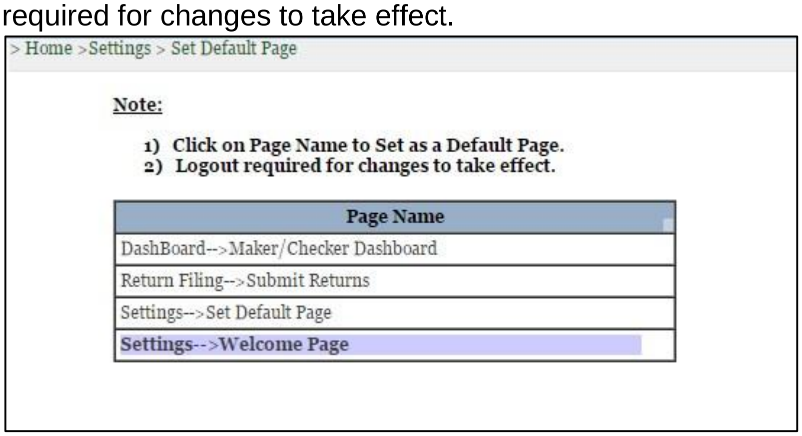
Welcome Page

Click **Settings → Welcome Page**. The *Welcome page* is displayed.

Set Default Page

Click **Settings → Set Default Page**. The *Set Default page* is displayed.

1. Click on Page Name to set as default page.
2. Logout is required for changes to take effect.



Bank Admin

The following topics are discussed:

- Master
- User Return Mapping

Master

The following topic is discussed

- User Master

User Master

This page is used to create and manage Bank Makers, Bank Checkers and Bank Executives within the bank.

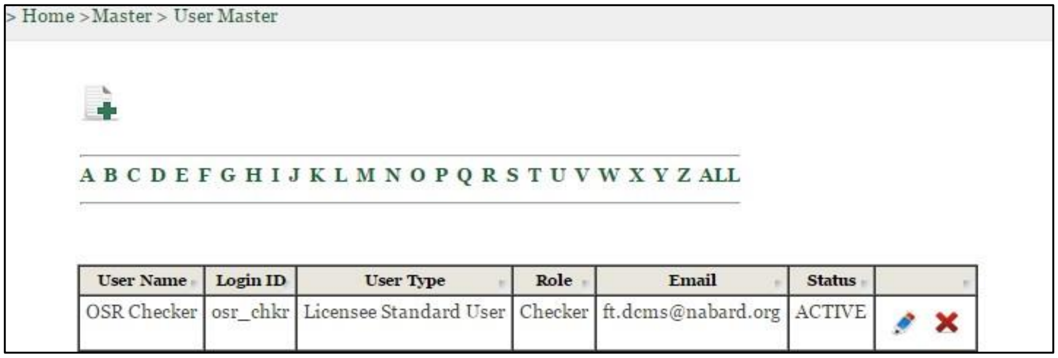
The following topics are discussed in detail:

- Add User
- Activate User
- Edit User
- Deactivate User

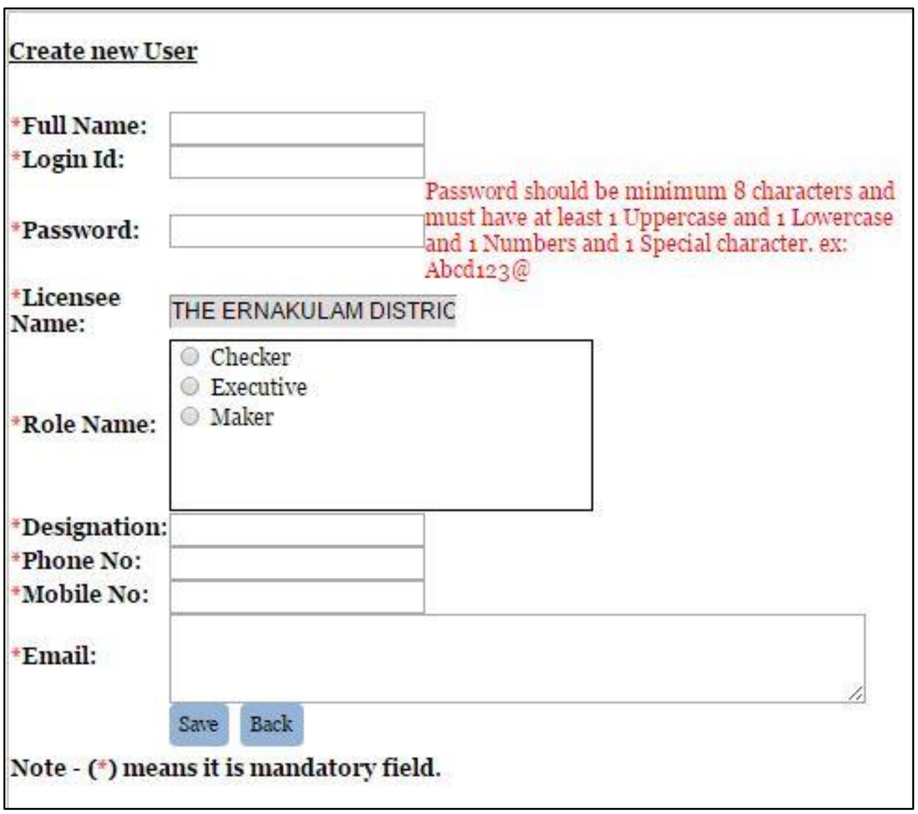
Add User

This page is used by Bank Admin to create login for users desiring access to ENSURE.

1. Click **Master → User Master**. The *User Master* page is displayed with details.



Click **Add New** () button, to add a new user. The *Create new User* page is displayed.



2. Enter **User Name**.
3. Enter **Login Id**.

4. Enter **Password**.
5. Select the required **Role Name**, by selecting the check box against it.
6. Click **Select** one roles for a single user from the available **Role Name**(s).
7. Enter **Designation**, **Phone No., Mobile No.** and **Email** address.
8. Click **Save**. The **User Created Successfully** message is displayed.

To view alphabetical order-wise user details click on the alphabets available at the top-left of the page. The user list in alphabetical order is displayed.

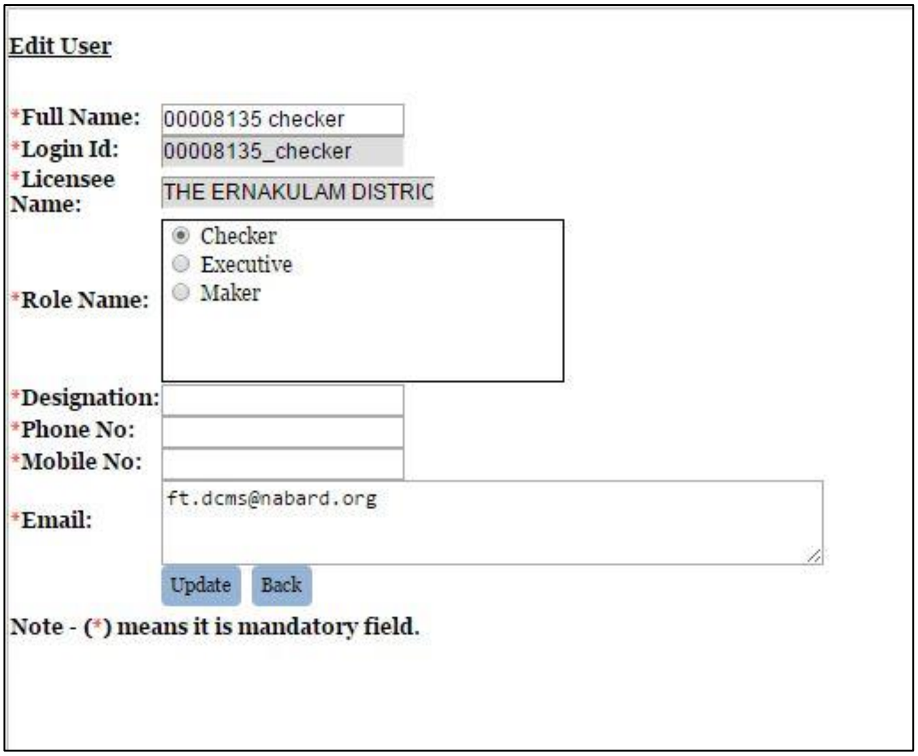
Edit User

This page is used by Bank Admin to modify the user details in ENSURE.

1. Click **Master** → **User Master**. The **User Master page** is displayed with details.

▪ User Name	▪ Login ID	▪ User Type
▪ Role	▪ Email	▪ Status

2. Navigate to the required user name you want to edit.



3. Click **Edit User** () against the required user name. The *Edit User* page is displayed in edit mode.
4. Edit the changes as required.
5. Click **Update**. On confirmation, the **User Updated Successfully** message is displayed.

You have to activate the user before editing it.

Deactivate User

This page is used by Bank Admin to Deactivate a user in ENSURE. A deactivated user cannot access the ENSURE application.

1. Click **Master → User Master**. The *User Master* page is displayed with details.
2. Navigate to the required user name you want to deactivate.
3. Click ( ), against the required user name. On *confirmation*, the record is deactivated.

Activate User

This page is used by Bank Admin to activate a deactivated user. After activation a user can access ENSURE application.

1. Click **Master → User Master**. The *User Master* page is displayed with details.
2. Navigate to the required user name you want to activate.
3. Click **Activate** ( ) against the required user. On *confirmation*, the required user is activated.

User Return Mapping

This step is required to be done by the Bank Admin user after a return/s is/are published by NABARD.

1. Click **Admin → User Return Mapping**. The *User Return Mapping* page is displayed.

2. Select **User**.

3. **Role** will be auto-populated.
4. Select **Return**.
5. Click **Go**. The page is divided into two columns: **Available Returns** and **Associated Returns. Available Returns** displays all available forms, **Associated Returns** displays forms associated with the selected user.

6. To add an available return, select the return from **Available Returns**. Click **Add** (). The selected items move into **Associated Returns** list
7. To remove an associated return, select the return in the Associated Returns list. Click **Remove** (). The selected form is deleted.
8. Click **Save**. The customized profile is applied to the page.
9. Click **Download Return Mapping List**, in order to view the returns mapped to all users within the bank.
10. Click **Back**, to navigate back to User Return Mapping page.

Bank Maker

The following topic is discussed

- Dashboard
- Return Filing

Dashboard

This dashboard is used to display pending and overdue returns. On clicking the return name, the page will be redirected to return filing page where Bank Maker can enter the data.

Click **Dashboard → Dashboard**. The *Dashboard* page is displayed.

> Home > DashBoard > Maker/Checker Dashboard

Adhoc Return
Adhoc Return Alert

Returns Pending By Maker
No Returns Are Pending For Submission

Returns Overdue By Maker

Return	Period End Date	Period Due Date	Frequency	Status	Rejected By	Rejected Date
OSR3-Purpose-wise loans outstanding and disbursement	30-Jun-2010	29-Aug-2010	Quarter			
OSR3-Purpose-wise loans outstanding and disbursement	30-Sep-2010	29-Nov-2010	Quarter			
OSR3-Purpose-wise loans outstanding and disbursement	31-Dec-2010	01-Mar-2011	Quarter			

a. On the dashboard page the Bank Maker will be able to see all the pending and overdue returns.
b. By clicking on any of the link the user will be navigated to the return validation screen where all the parameters of the return will be auto populated.
c. In case any return is rejected by the Bank Checker it will be shown in the dashboard with status “Rejected”

Return Filing

A Bank Checker desiring to submit the return can use this page to enter the data in a return.

1. Click **Returns Filing → Submit Returns**. The *Submit Returns* page is displayed.

2. By default, **Bank Sub Type** is displayed.
3. By default, **Bank Name** is displayed.
4. Select **Submission Type** as **At one Go** or **Form Level.**
5. Select **Return**. By default **Frequency** is displayed.
6. Select **Fiscal Year**.
7. **Select Period**.
8. Then click on **Load Return**

After clicking the application shows *Submission Late by* number of days, if any.

a. For **Online Filing**

In online filing the user has to enter all the data in the form online. The user can enter the data and click on "Save & Next" to move to the next form. To browse the previous page "Save & Previous" button can be used. The user can fill partial data and save it.

The user can login anytime later to fill rest of the data. All the forms have to be navigated (browse through) before "Validate & Send To Checker". After all the data is entered and all forms are navigated click on "Validate & Send To Checker", this will validate all the data and formulae. In case of any error the user will not be able to submit the return to checker. The error message "Some validation parameters failed. Rectify the errors and then re-submit" appears. The user can download the list of errors in an excel sheet by clicking on "Download Validation Error Report" button.

b. For **Offline filing –** Click on "**Download Return"** button.

In offline filing, first step is to download/ export the template from the application in excel format. In this template data for all the forms/ sheets can be entered. This file has to be uploaded in the application by clicking on **Upload Return**. The return parameters like Period/ Quarter will be used as reference to save the data. The user has to navigate (browse through) all the forms by clicking "Save & Next" or "Save & Previous". After all the data is entered and all forms are navigated click on "Validate & Send To Checker", this will validate all the data and formulae. In case of any error the user will not be able to submit the return to checker. The error message "Some validation parameters failed. Rectify the errors and then re-submit" appears. The user can download the list of errors in an excel sheet by clicking on "Download Validation Error Report" button.

Return Submission Matrix

The Bank Maker need to ensure while submission of a return, all the associated return(s) should be submitted for the same period. Below is the return dependency matrix for your reference.

Sr. No.	While Submitting Return	Ensure this Returns are Submitted Before
	OSC	
1	OSC1-Statement on Assets and Liabilities	NA

2	OSC2-Statement on Earnings	OSC1
3	OSC3-Statement on Segment/Sector wise Advances	OSC1
4	OSC4-Statement on Asset Quality	OSC3,OSC1
5	OSC5-Statement on NPAs, OTS, write-off and large advances	OSC4,OSC3,OSC1
6	OSC6-Statement on Management	OSC1
7	OSC7-Statement on CRAR	OSC5,OSC3,OSC1
8	OSC8-Statement on Bank Profile	OSC5,OSC4,OSC1
9	OSC9-Statement on Demand, Collection, and Balance	OSC3,OSC1
	OSR	
1	OSR1-Statement on Assets and Liabilities	NA
2	OSR1.a-Statement on Assets and Liabilities	OSR1
3	OSR2-Statement on Earnings	OSR 1
4	OSR3-Purpose-wise loans outstanding and disbursement	OSR1
5	OSR4-Statement on Asset Quality	OSR3,OSR1
6	OSR5-Statement on NPAs, OTS, write-off and large advances	OSR3,OSR1,OSR4
7	OSR6-Statement on Management	NA
8	OSR7-Statement on CRAR	OSR3,OSR1,OSR4
9	OSR8-Statement on Bank Profile	OSR3,OSR4,OSR1
10	OSR9-Statement on Demand, Collection and Balance	OSR1,OSR3

It may be noted that if while submitting a return, if the maker has sent the associated returns to checker, validation will take place. For example if OSC 1 is submitted to checker, the related returns like OSC 2, OSC 3 etc can be submitted to checker. The returns will get validated on submission to checker itself. This will avoid rejection at NABARD level for making corrections in related returns.

Bank Checker

Dashboard

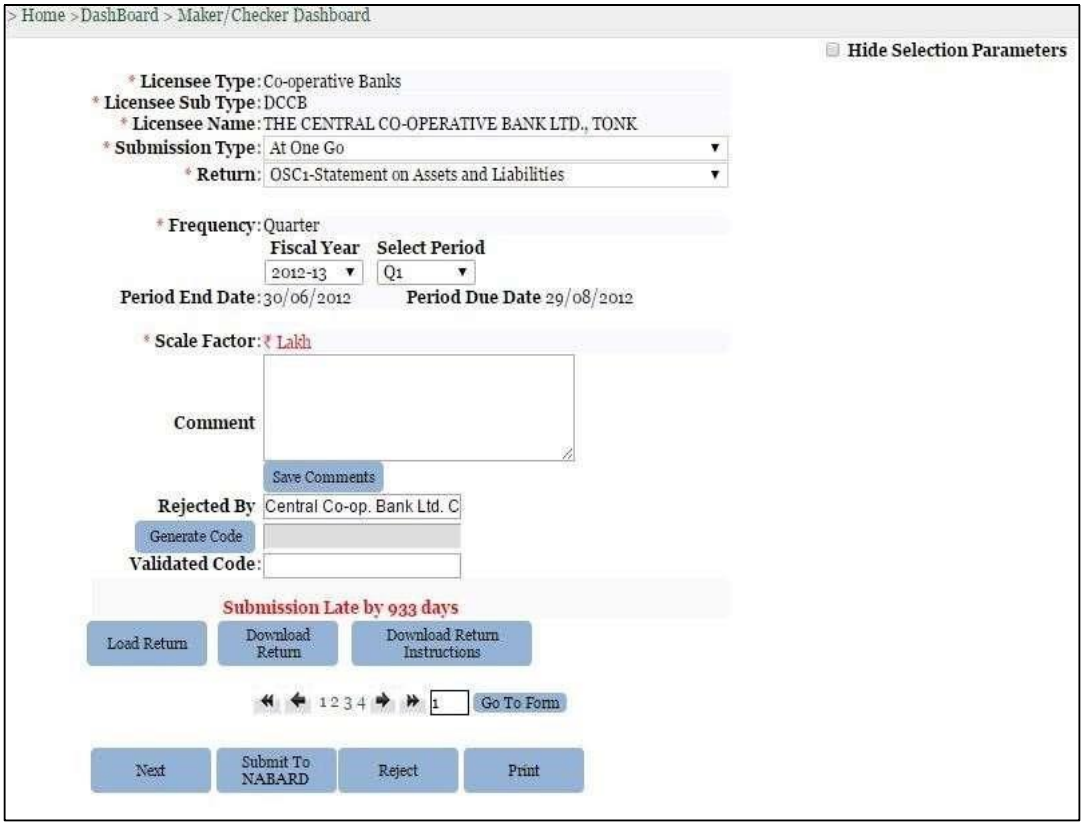
This dashboard is used to display pending and overdue returns. On clicking the return name, the page will be redirected to *Validate Return Data* page where Checker can view the data.

a. On the dashboard page the Bank Checker will be able to see all the pending and overdue returns.
b. By clicking on any of the link the user will be navigated to the *Validate Return Data* page where all the parameters of the return will be auto-populated.
c. In case any return is resubmitted by the maker it will be shown in the dashboard with status “Resubmitted”

Validate Return Data

The job of Bank Checker is to verify all the data fed by the Bank Maker in a return before it is submitted to NABARD. Therefore, the responsibility of the Bank Checker is to ensure data accuracy.

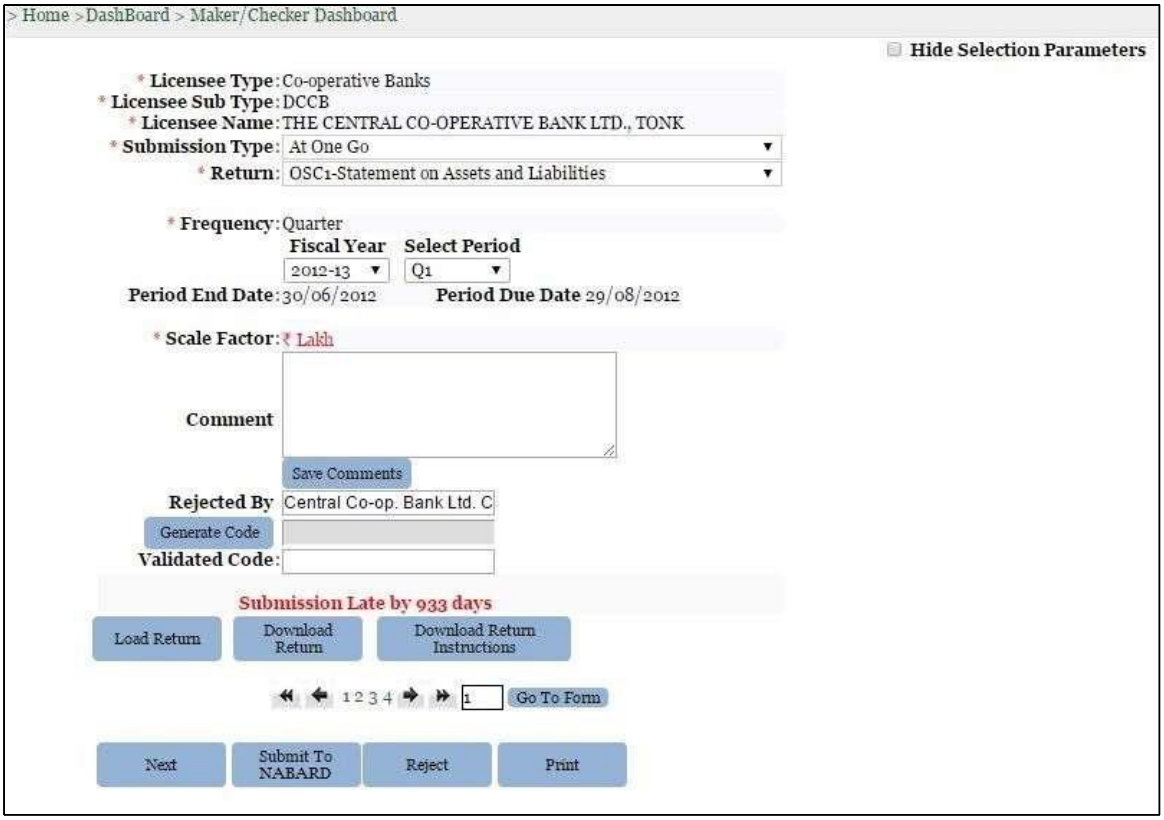
1. Click **Returns Filing → Validate Return Data**. The *Validate Return Data* page is displayed with the parameter to be selected for the relevant Return.



2. By default **Bank Type** is displayed.
3. Select **Bank Sub Type** and **Bank Name** are displayed.
4. Select **Submission Type**.
5. Select **Return**. By default **Frequency** is displayed.
6. Select **Fiscal Year** and **Select Period**, for which the Return is to be submitted.
7. Enter **Comment**, if the Checker rejects the Return.
8. Click **Load Return** or **Download Return**, to fetch the Return relevant to the parameters selected above. **Load Return** would load the selected return on the screen while **Download Return** would download the selected return in excel format.

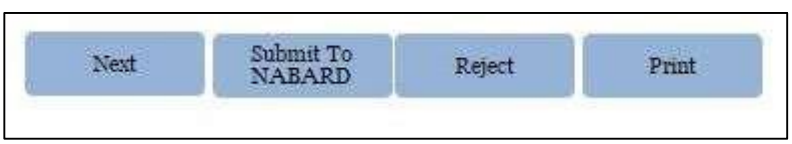
Generate Code

After the data is verified, the Bank Checker has to generate a code by clicking on the “Generate Code” button. This code has to be copied to or typed in the field “Validated code”. Only after verification of this code the user will be able to submit the return to the NABARD.



Return Submission

After verification of the code the user can now go ahead and submit the return to NABARD by clicking the button "Submit to NABARD". An acknowledgment number would be generated by the system which will act as a proof of submission.

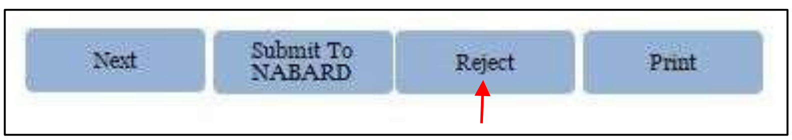


Reject Return

In case the Bank Checker finds some data fed by the Bank Maker is not correct, he/ she can reject a return by clicking on "Reject" button. The Bank Checker can provide comments for rejection in "Comment" box. The comments have to be saved by clicking on the "**Save Comments**" button.

The comments will available to the Bank Maker along with the rejected return. Similarly NABARD can also reject a return by providing comments. Comments of both NABARD and Bank Checker can be viewed by the Bank Maker in comment box by selecting on the rejected return.

By clicking the "Reject" button the return will be rejected and a mail alert will be sent to the Bank Maker specifying the return name and period for which data is to be resubmitted.



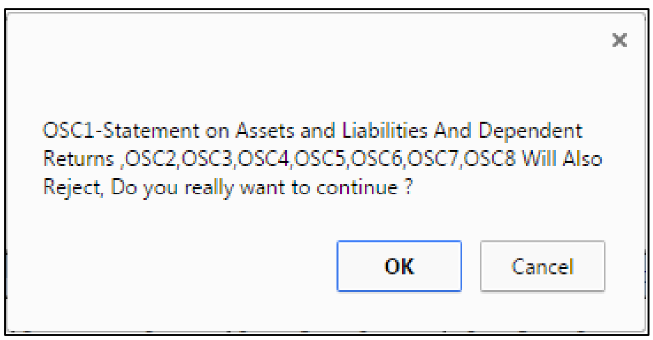
Additionally, on rejection of any OSC/R return, if the return is dependent on another return(s) then all the dependent return(s) for the same period will also be rejected. The return rejection matrix is given below,

Return Rejection Matrix

Sr. No.	If Rejected	Then Below Dependent Returns will be Rejected
	For OSC	
1	OSC1-Statement on Assets and Liabilities	OSC2, OSC3 , OSC 4, OSC 5, OSC6, OSC7, OSC8, OSC9
2	OSC2-Statement on Earnings	NA
3	OSC3-Statement on Segment/Sector wise Advances	OSC 4, OSC 5, OSC7, OSC9
4	OSC4-Statement on Asset Quality	OSC 5, OSC8
5	OSC5-Statement on NPAs, OTS, write-off and large advances	OSC7, OSC8
6	OSC6-Statement on Management	NA

7	OSC7-Statement on CRAR	NA
8	OSC8-Statement on Bank Profile	NA
9	OSC9-Statement on Demand, Collection, and Balance	NA
	For OSR	
1	OSR1-Statement on Assets and Liabilities	OSR 1.a , OSR2, OSR 3, OSR 4 , OSR 5, OSR7, OSR8, OSR9
2	OSR1.a-Statement on Assets and Liabilities	NA
3	OSR2-Statement on Earnings	NA
4	OSR3-Purpose-wise loans outstanding and disbursement	OSR 4 , OSR 5, OSR7, OSR8, OSR9
5	OSR4-Statement on Asset Quality	OSR 5, OSR7, OSR8
6	OSR5-Statement on NPAs, OTS, write-off and large advances	OSR7, OSR8
7	OSR6-Statement on Management	NA
8	OSR7-Statement on CRAR	NA
9	OSR8-Statement on Bank Profile	NA
10	OSR9-Statement on Demand, Collection and Balance	NA

A pop-up message providing the list of return to be rejected will be displayed. On click of “OK”, all the returns will be rejected and on click of “Cancel” no returns will be rejected.



A confirmation message is shown to the Bank Checker on top of the page, after rejecting a return.