

Monthly data on non-resident deposits

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
<i>N – Numeric; A – Alpha-numeric</i>				

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.	Balances	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.*