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| **Part VI: Annex II** | | | | | |
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| Monthly data on non-resident deposits | | | | | |
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| 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 | | | | | |
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| 2 | Details of codes to be used in the NRD-CSR | | | | |
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| 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 |
| 3 | “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. | | | | | |