International Banking Statistics of India

International Banking Statistics Reporting Guidelines 2024

Reserve Bank of India

Department of Statistical and Information Management

International Banking Division

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1. REPORTING FORMAT

Reporting banks may provide account-level data in comma separated text file (.txt) each for Return Code 327 known as I file, and Return Code 328 known as 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 ",". One text file on non-derivatives exposures and other on derivatives, including Letter of Credit, Credit Commitments, Guarantees. Each file should contain a control sequence at the beginning of file based on number of records in the text file. Further, under data part, each record will have details such as account identification, asset / liability classification, country of customer, etc., as applicable.

The format of the Return Code R327:

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
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 Code R328:

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	FC_BAL	Numeric
13	Outstanding balance / Marked to Market (MTM) value in terms of Indian Rupee ('000)	RS_BAL	Numeric

Note:

- The ALCD should be "81" for all records.

- Suppose the reporting branch/office has a derivative contract with Singapore Branch/Office of a US based bank (say Citibank). In this case, the counter party will be Citibank, residence country code of the counter party (COUNCD) will be "SG" as the branch is located in Singapore, the country of ultimate risk (C_U_CD) will be "US" as the head office of the 'counter party' bank is incorporated in the US and the sector of ultimate risk (S_U_CD) should be 'bank' as the counter party is a bank.

- There will be always only one MTM value for any derivative instrument or contract as on the reporting date and the branches are required to report the MTM value in terms of US Dollar on gross basis (i.e., positive as well as negative market values).

- Banks branches in India (including foreign banks) and foreign branches/subsidiaries of Indian Banks are required to submit counter party wise marked to market (MTM) values of derivative (viz., forwards, swaps, FRA, futures, options, credit derivatives, etc.,) contracts on gross basis (i.e., positive as well as negative market/fair values) in equivalent US Dollar with details of currency of settlement, country of the counter party, country and sector of ultimate risk. It may be mentioned the records in this file would reflect counter party wise netting where specific legally enforceable bilateral netting arrangement such as International Swaps and Derivative Association (ISDA) master agreement, etc., exists) done at bank level.

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;

2. REPORTING CHANNEL

The reporting banks need to submit the IBS return through Centralised Information Management System (CIMS). The CIMS requires user credentials for login. A detailed guideline on IBS is available on CIMS.

The link for CIMS is https://sankalan.rbi.org.in/.

3. CLASSIFICATION OF INTERNATIONAL ASSETS/LIABILITIES UNDER VARIOUS CATEGORIES AND TYPES

A. INTERNATIONAL ASSETS

Asset Category	Category (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

B. INTERNATIONAL LIABILITIES

Asset Category	Category (ALCD)	Asset Type Description	Type Code (TYPECD)
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 (IMDs of SBI, etc.,)	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.

C. DERIVATIVES, LETTER OF CREDITS, GUARANTEES AND CREDIT COMMITMENTS

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

D. Local Exposure (Only for Overseas Branches)

Asset/Liability Category	Category Code (ALCD)	Assets/Liability Type Description	Type Code (TYPECD)
Local Assets / Liabilities in Local Currency	91	Loan & Deposits of Local Assets	11
		Other Local Assets	21
		Loan & Deposits of Local Liabilities	12
		Other Local Liabilities	31

4. SECTOR OF BORROWER/CUSTOMER (SECTCD)

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[1], where the sector cannot be determined	40

[1]There are exceptions to the treatment of international organisations: the BIS and central banks of currency unions. International organisations that undertake activities similar to those of central banks should be reported as residents of the country where they are located.

5. COUNTRY CODES

The country information is to be coded as per the ISO code published by the International Organization for Standardization (ISO) and defined country code.

6. CURRENCY CODES

The currency information is to be coded as per the ISO standard published by the International Organization for Standardization (ISO).