

Data Dictionary on Off-Site Reports for IFSC Banking Units Version 2.3



International Financial Services Centres Authority

Off-Site Reports:

Applicability

IFSC Banking Units (IBU) at IFSC, Gandhinagar, Gujarat are required to file the Off-Site Reports.

Frequency

The reports are to be filed on a monthly/quarterly basis.

Basis of preparation

Business unit of reporting

For the branch/entity of IFSC, GIFT City, Gandhinagar the reports have to be prepared branch-wise/Entity-wise.

Currency unit of reporting

The reports are required to be reported in \$.

Return sections

Off-Site Reporting system consists of the following 13 reports and 2 certificates:

Sr No	Report Name		Frequency	Date Submission of
1	Asset Liability Report	ALR	Monthly	15th of the succeeding month
2	Report on Problem Credit and Investments	PCI	Monthly	
3	Report on Assets	ROA	Monthly	
4	Report on Liabilities	ROL	Monthly	
5	Report on Country Exposures and Maturity	CEM	Monthly	
6	Profitability Report (PR)	PR	Monthly	
7	Exposure Data Report 1	EDR 1	Quarterly	
8	Exposure Data Report 2	EDR 2	Quarterly	
9	Exposure Data Report 3	EDR 3	Monthly	
10	Treasury Report	Treasury Report	Monthly	
11	Liquidity Coverage Report	LCR	Monthly	
12	IBU Operations Report	IOR	Monthly	
13	Confirmation Certificate	CC	Monthly	
14	Prudential Norms Certificate	PNC	Quarterly	60th day of the succeeding quarter
15	GoI data	GoI	Monthly	5th of the succeeding month

Asset Liability Report (ALR)

This return reports the interest rate risk profile of the assets and liabilities (including off-balance sheet positions) of each branch/entity. It analyses the mismatches between rate sensitive assets (RSA) and rate sensitive liabilities (RSL). The return is prepared by grouping rate sensitive liabilities, assets and off-balance sheet positions into time buckets according to residual maturity or the next re-pricing period, whichever is earlier. The difference between RSA and RSL for each time bucket signifies the gap in that time bucket. The gap reports indicate whether the branch/entity is in a position to benefit from rising interest rates by having a positive gap ($RSA > RSL$) or whether it is in a position to benefit from declining interest rates by a negative gap ($RSL > RSA$). The gap report provides a framework for determining the earnings-at-risk (EAR) impact.

The return consists of the following 8 heads/items:

Sr No	Item	Description
1	Assets	Assets at the IBU as on month end
2	Liabilities	Liabilities at the IBU as on month end
3	Other Products	Other Products
4	Business Volume	Details of amount of transactions under various products
5	Structured Deposit Report	Details of Structured deposits accepted by the Banks
6	Off BS Exposure	Details of off-balance sheet exposure
7	Nostro	Daily day end balance of Nostro account
8	Reconciliation	Reconciliation with other Branches/Banks

The section on Assets, Liabilities & Other Products pertain to the Interest Rate Gap statement and data has to be reported in the following reporting buckets:

- 1 to 28days
- 29 days and up to 3months
- Over 3 months and up to 6months
- Over 6 months and up to 12months
- Over 1 year and up to 3years
- Over 3 years and up to 5years
- Over 5 years
- Non-sensitive

Assets:

1. **Cash equivalent balances:** Includes nostro balances, which are to be further classified into interest bearing and non-interest bearing nostro balances.

Line item	Line-Item Description	Bucketing required
1.1	Nostro balance (Non-interest Bearing)	1-28 days
1.2	Nostro balance (Interest Bearing)	
1.3	Others	

*Wherever nostro balance is provided in the ALR, same should be the mirror account balance.

** Negative nostro balance shall be reported under other liabilities.

2. **Investment in Securities:** Investments made need to be classified based on country of issuer. The data will be based upon trade date.

For bifurcation into respective categories, the following process to be followed:

Sr. No (as per ALR)	Item	Description
2.1	US T bills/T Notes/Bonds	Self-explanatory
2.2	Sovereign Bonds (Other than USA)	
2.3	Corporate Bonds	
2.4	Equity/Preference shares	
2.5	Other Investments	

Line item	Line-Item Description	Bucketing required
Investment in Securities	Investment made by respective geography	Respective bucket depending on next reset date or residual maturity whichever is earlier. Equity investment should be classified as non-sensitive. For perpetual preference shares, it should be classified under Over 5 years' bucket. For other kinds of preference shares, the same bucketing to be followed as given for other investments.

- Stage 3 investments should be in the over 5 years' bucket. However, equity investments are classified as non-sensitive, since equity investments are not sensitive to interest rate fluctuations.
- The MTM on investments needs to be reported in the respective time bucket.
- Shares may be shown under over 5 years' bucket, while other investments may be shown under the respective time-buckets based on residual maturity.

3. **Inter branch placements/ deposits:** All money market placements done between the IBU and HO, other branches in India / other overseas branches are to be reported under this section in the following categories.

Sr No	Item	Description
3.1	With Branches in the other foreign center	This covers the transactions between the reporting branch with other overseas branches located in other overseas countries. It can be any of the following: Money market borrowing Vostro accounts for one branch with another branch. This will not be reported for overseas banking subsidiaries, since for subsidiaries the return is prepared at a consolidated level.
3.2	With Bank's Indian Branches	This covers the transactions between reporting branch with HO and other branches of the bank. It can be any of the following: Money market borrowing Vostro accounts of HO with reporting branches. Balance in SNRR accounts Any other Interbranch placement transaction of IBU with Other Indian Branches of the Bank
3.2.1	With Head Office	
3.2.2	With other Indian branches of the Bank	

- It is to be noted that the inter-office control accounts are not to be reported under these sections as this form part of Other Assets and Other Liabilities. This is to be reported in Other Assets and Other Liabilities which is as per line item given in Off-site reports.

4. **Inter-bank Placements/ Deposits:** This covers other inter-bank placements/ deposits carried out by IBU. This is to be categorized into:

S. No.	Line Item	Description
4.1	With Other IBUs in IFSC	
4.1.1	In Current accounts	BUs to report balance in current account. (Other than Nostro balances)
4.1.2	Other Deposits	All other interbank deposits other than reported in any of the above line items
4.2	With Banks based outside of IFSC	
4.2.1	In Current accounts	BUs to report balance in current account. (Other than Nostro balances)
4.2.2	Other Deposits	All other interbank deposits other than reported in any of the above line items

Bucketing Description:

Line item	Line-Item Description	Bucketing required
Inter branch placements/deposits	Already explained above	Respective bucket depending on next reset date or residual maturity, whichever is earlier.
Inter-Bank Placements/ Deposits	Already explained above	

- As per extant instructions, the bucketing for the above items is to be done in the following manner:

Inter-branch placements/deposits: Respective time buckets.

Inter-bank placements/deposits: Respective time buckets.

- While non-withdrawable portion on account of stipulations of minimum balances may be shown under 1-3 years' time bucket, the remaining balance in current account may be shown under 1-28 days bucket.
- Other Deposits may be shown under respective maturity buckets.

5. **Customer Credit (gross):** This covers Gross Loans and Advances of reporting entity (gross of specific provision and interest suspense) bifurcated into the following subsections:

Sr No	Line Item	Description
5.1	Loans /Overdrafts	Loans and advances are to be reported in this line item. Basically, this is a sum of all the subsections of Loans and Advances given below (viz. from 5.1.1. to 5.1.9.).
5.1.1	Loans against Deposits/Securities Held in India	This covers loans against deposits held in India or loans against securities held in India. If any of the entities offer this facility, then it needs to be reported under this category.
5.1.2	Loans against Deposits / securities held in other countries	This covers loans against deposits or against securities held in other countries.
5.1.3	Trade Finance	This covers loans against trade arrangements between two traders.
5.1.3.1	To Indian PSUs	This covers trade finance loans given to Indian PSUs. Indian PSUs would be companies where the shareholding by the Government of India is in excess of 50%. This has to be bifurcated into five categories as given below.
5.1.3.1.1	Working	This covers short-term loans sanctioned by IBU to cover

	Capital Loans	day to day operations of its corporate clients
5.1.3.1.2	Term loans	This covers loans with fixed tenor
5.1.3.1.3	Bills Purchased & Discounted	Bills purchased and discounted, gross of specific provisions and interest suspense, are to be reported under this category.
5.1.3.1.4	Buyer's credit	Buyer's credit is a short-term loan facility extended to an importer by the overseas lender to finance the purchase of capital goods, services, and other big-ticket items. The importer, to whom the loan is issued, is the buyer of goods, while the exporter is the seller.
5.1.3.1.5	Supplier's credit	Supplier's credit is a trade credit funded to the importer on the basis of Letter of Credit (LC). Under the LC method of payment, overseas suppliers or financial institutions preferably from the seller's country finances the importers at cheaper rates than the local source of funding
5.1.3.2	To other Corporates	This covers trade finance loans given to corporates other than Indian PSUs.
5.1.4	Sovereign Loans	This pertains to customers who are sovereign, and country of exposure is other than India. Sovereign for this line item indicates loan given by bank to a foreign government.
5.1.4.1	Loans to problem countries	With reference to RBI circular (DBOD.No.IBS.1740/C.212 (Mon)-87), A country with high risk, whose Export Credit and Guarantee Corporation (ECGC) India, rating is C2 and D (high and very high). Risk Rating should be taken from following link: https://eximmitra.in/en/information-data-on-exports/country-rating In the above link, select the country from the country drop-box. Look at the country classification. If the country classification is C2 or D. Then it is termed as a problem country E.g.: Classification of North Korea is "D", implies it is a problem country.
5.1.4.2	Other Sovereign Loans	Those sovereign loans which do not fall under problem credit country category are to be reported under this line item.
5.1.5	Real Estate Exposures	This includes loans where the exposure is considered as real estate exposure and country of exposure is other than India.
5.1.6	Commercial Loans	This includes loans other than retail loans including loans to Corporates in India and outside India.

5.1.6.1	External commercial borrowings (ECB)	Commercial loans disbursed under ECB
5.1.6.2	Other than ECB	Commercial loans disbursed other than ECB
5.1.7	Other Loans	This includes loans where the country of exposure is other than India and the loans are in the nature of retail loans. Further, such loans are not classified in any of the above categories i.e. from 5.1.1 to 5.1.6.
5.1.7.1	loans to Individuals	Details of loans given to the individuals
5.1.7.2	loans to other than individuals	Details of loans given to any entity other than individuals

6. **Netting Items:** Netting items are bifurcated into:

- 6.1) Specific provisions
- 6.2) Interest suspense.

7. **Customer Credit (Net):** The amount to be reported in line item is Customer Credit (Gross) (Item 5) less netting items (Item6).

Line item	Line-Item Description	Bucketing required
Customer Credit (Net)	Already explained above	Detailed bucketing process is explained below this table

Bucketing method for Loans and Advances

- Stage 1 and 2 loans: The bucketing is to be done based on amortization schedule or next re- pricing date, whichever is earlier.
- Stage 3 loans: Over 5 years

The bucketing will be followed in accordance with the extant instructions.

- Overdue Cases and Netting Items

Type	Bucketing required
Principal/ Interest Overdue	As per internal ALM policy definition
Specific Provisions	Follow the same bucketing as Stage 3 loans.
Interest Suspense	Follow the same bucketing as Stage 3 loans.

8. Accumulated losses:

If the branch has accumulated losses on the reporting date, such accumulated losses will be reported under this section. The amount may be shown under over 5 years' bucket.

9. Other Assets:

This includes fixed assets, inter-office adjustments, leased assets and others. Others include items such as positive MTM on treasury portfolio, interest accruals on loans, lending and other treasury products, tax paid in advance/tax deducted at source (net), miscellaneous debtors, prepaid expenses etc. Also, Inter-Office adjustment is a separate line item in Off-Site Reports, under Other Assets and Other Liabilities.

Other Assets Items	Bucketing required
Fixed assets	Non-sensitive
Inter-office adjustments	Non-sensitive
Others	Non-sensitive

The intangible assets and assets not representing cash receivables may be shown in over 5 years' bucket. Other items may be shown under respective time buckets.

If other assets are more than 5% of the total assets, then breakup of same shall be provided.

The details are to be provided separately for all exposures above US\$1.00 Mn and aggregate of all other assets below \$1.00 Mn under other assets.

Liabilities:

- 10. Head Office Funds:** This covers details of head office funds which include Capital and Reserves and Surplus. This needs to be disclosed asunder:

Sr No	Line item	Line-Item Description	Bucketing required
10.1	Assigned Capital/Head Office Funds	The capital infused by HO to the respective IFSC Banking Unit.	Non-sensitive
10.2	Support Funds	During initial setup of a IFSC BU, it may require funds to support the banking operations which are provided by Head office/ parent bank.	Non-sensitive
10.3	Retained Earnings	Accumulated profits including the current period profit.	Non-sensitive

10.4	Others	Any other funds which belong to Head office / Parent Bank other than receivables/ payable in the normal course of business not included in above category i.e. from 10.1 to 10.3 needs to be reported here.	Non-sensitive
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11. Customer Deposits: This covers the deposits made by non-bank customers. This is to be further bifurcated into the following categories.

Sr no	Line Item	Description
11.1	In Current Account	The items mentioned are self-explanatory.
11.1.1	Retail	
11.1.2	Corporate	
11.2	In Savings Account	
11.2.1	Interest bearing savings account	
11.2.1.1	Retail deposits	
11.2.1.2	Corporate deposits	
11.2.2	Non-Interest-bearing savings account	
11.2.2.1	Retail deposits	
11.2.2.2	Corporate deposits	
11.3	In Term Deposits	
11.3.1	Retail deposits	
11.3.2	Corporate deposits	
11.4	Certificate of deposits	
11.4.1	Retail deposits	
11.4.2	Corporate deposits	
11.5	Other deposits	Any other type/category of deposit accounts not covered under 11.1, 11.2, 11.3 and 11.4.

The bucketing for the above items for the branches are as follows:

Sr No	Line Item	Bucketing required
11.1	Current account	Behavioral study of current account deposits as per the ALM policy of the bank to be applied.
11.2	Savings account	10% under "1 to 28 days" bucket and 90% under "Over 1 year and up to 3 years" bucket.

11.3	Term deposits	Repricing or residual maturity, whichever is earlier, adjusted for premature withdrawal/rollovers as per behavioral study of the bank.
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12. Inter branch borrowings/deposits: This covers the borrowings made by IFSC Banking Unit from HO other branches in India / other overseas branches. This is to be bifurcated into following categories:

Sr No	Line Item	Description
12.1	With Branches in other Foreign Centres.	This covers the transactions between the reporting branch with other overseas branches located in other overseas countries. It can be any of the following: Money market borrowing Vostro accounts of one branch with other branch. This will not be reported for overseas banking subsidiaries, since for subsidiaries the return is prepared at a consolidated level.
12.2	With Indian branches of the bank	Covers the transactions between reporting branch and its Indian branches

13) Inter-bank borrowings/deposits: This includes the deposits and borrowings from other banks by the IFSC BU. However, the borrowing in form of bonds is to be reported separately under "Other debt instruments (line item16)"

13.1 With other IBUs in IFSC

13.1.1) In current accounts: This covers the balances with other IBUs at IFSC which are in the nature of current deposits.

13.1.2) Money Market Borrowings: Covers short-term borrowing from money market.

13.1. 3) Other deposits: This includes all term/call deposits and borrowings from banks (excluding the accounts which are in the nature of current accounts, inter- branch transactions and bond instruments).

13.2 With other Banks outside IFSCs

13.2.1.) In current accounts: This covers the balances with other banks which are in the nature of current deposits.

13.2.2) Money Market Borrowings: Covers short-term borrowing from money market.

13.2. 3) Other deposits: This includes all term/call deposits and borrowings from banks (excluding the accounts which are in the nature of current accounts, inter- branch transactions and bond instruments).

14) Bilateral Borrowing: IBUs to report borrowings from banks under bilateral agreement.

15) Borrowings from Multilateral Institutions: IBUs to report borrowings from multilateral institutions like Asian Development Bank (ADB), World Bank (WB), etc.

16) Other Debt Instruments: This pertains to reporting with respect to borrowings as below:

Line Item	Bucketing required	Description
16.1 Medium Term Notes	Re-price or residual maturity, whichever is earlier.	Items are self-explanatory
16.2 Bonds		
16.3 Secured Notes		
16.4 Unsecured Notes		
16.5 Other Debt Instruments (Please Specify)		

17) Other Liabilities: This covers all the other liabilities as per the entity's financial statements. This is to be further bifurcated into following:

17.1 General Provisions: This pertains to provisions made on standard assets (Stage 1 and Stage 2).

17.2 Others: This covers all other liabilities excluding provision made on standard assets (Stage 1 and Stage 2). It includes items such as interest accruals on deposits/ borrowings, provision for operating expenses, sundry creditors, bills payable, negative MTM on treasury portfolio etc. The inter-office adjustment is a separate line item in Off Site Reports, under Other Assets and Other Liabilities.

Line Item	Bucketing	Control Check with Financial statements
Other Liabilities	Non-sensitive.	Schedule 5 Other Liabilities

17.3 The amount may be shown under respective time buckets. Items not representing cash payables (i.e., income received in advance, etc.) may be placed in over 5 years bucket. Provisions other than for loan loss and depreciation in investments may be shown under respective buckets depending on the purpose.

If other liabilities are more than 5% of the total liabilities, then a breakup of same shall be provided.

The details are to be provided separately for all exposures above US\$1.00 Mn and aggregate of all other liabilities below \$1.00 Mn under other liabilities.

C) Gap: This line item is a gap i.e. The difference between total rate sensitive assets and liabilities in all the buckets.

Other Products:

Under this line item, the net amounts of interest rate risk management products in the respective buckets should be shown. For example, an interest rate swap may be treated as two notional positions in government securities with the same maturities. A bank receiving floating rate of interest and paying fixed can be treated as a long position in a floating rate instrument to maturity equivalent to the period until then interest fixing date and a short position in a fixed-rate instrument of maturity equivalent to the residual life of the swap. The net amount after netting off the long and short positions in relevant time buckets may be reported under this head. As a general rule, a net long position would take a positive sign whereas a net short position would take a negative sign. The total column of all the products under this is to be categorized into the following:

- **FRAs:** The notional value of Forward Rate Agreements (FRAs) is to be bucketed based on whether it's a short position or a long position. In short position, the pay leg to be bucketed based on start date and receive leg to be bucketed based on maturity date. In long position, the receive leg to be bucketed based on start date and pay leg to be bucketed based on maturity date.
- **Swaps:** In Swaps, the current outstanding notional amounts of interest rate swaps (IRS), cross-currency interest rate swaps or currency swaps (CS) need to be reported based on both legs (pay and receive) and nature of interest rate (fixed or floating). The fixed leg to be bucketed based on maturity date and floating leg to be bucketed based on next fixing/reset date.
- **Futures:** Interest rate futures (IRF) are considered as a combination of a long and short position in a notional government security. For example, a short position in IRF for ₹50 million (expiry date of 3 months, life of notional underlying government security 10 years) is to be bucketed as notional of ₹50 million as risk sensitive asset under the 1 to 3 months' bucket and a similar notional as risk sensitive liability in the 7 to 10-year bucket. Similarly, a long position in interest rate future for ₹50 million (expiry date of 3 months, life of notional underlying government security 10 years) is to be bucketed as notional of ₹50 million as risk sensitive liability under the 1 to 3 months' bucket and similar notional as risk sensitive asset in the 7-to-10-year bucket.
- **Options:** Interest rate Options are considered according to the delta equivalent amount of the underlying. This is bucketed as per the respective maturity date.
- **Others:** Any other products which are not covered in any of the above categories need to be bucketed if both legs have different expiry date and next fixing date. Only, the current notional value needs to be reported.

The total (row-wise) of all the above products will result in a total of zero amount.

- **Net Gap:** This is sum of Gap and Total other products for all the buckets.
- **Cumulative Gap:** This is sum of Net gap for each of the incremental buckets i.e. sum of

amount in current bucket of Net Gap Line item and all previous buckets of Net gap line item.

- **E as a % of A:** This is Net gap (E) divided by total assets (A) expressed in percentages.

IBU Business Volume:

This report covers details of fresh monthly business conducted by IBUs at IFSC.

The following items are included in the report:

Particulars		Details
Total Asset Size as at the end of the month		Total assets are to be reported.
Loan	ECB	Details are self-explanatory
	Rupee ECB	
	Foreign Currency ECB	
	Trade - Fund based	
	Commercial Loans other than ECB	
	- Others like OD, retail loans etc. (provide breakup in the rows below)	
Trade- non-fund based		
Non fund not related to Trade (BG etc.)		
Investments		
Interbranch placements		
Interbank placements		
Derivatives booked at IBU during the month		

Particulars	Details
Transactions booked during the month	
- Trade Finance Turnover (Fund based)	BUs to provide product wise details for Bill Discounting, Term loans, working capital loans and other fund-based trade finance products
- Trade Finance Turnover (Non-Fund based)	BUs to provide product wise details for LC, Guarantees and others

Structured Deposit Report:

Information on structured deposits in terms of date of deposit, term (months), amount (in FCY), (reference asset, index or economic value) and interest rates has to be provided.

Off BS Exposure - Details of Off- Balance Sheet Exposures

The outstanding notional/principal amount in respect of the various off-balance sheet items are to be reported under this head. The below matrix lists the items and control checks used to reconcile the number from the financial statements. The figures are to be reported net of margin and gross of inter- branch transactions.

Nature of contingent liabilities	Customer Type	Off-Site Reports line descriptions
Financial Guarantee		2.Payment Guarantees / acceptances
Performance Guarantee		3. Performance guarantees issued
Letter of Credit	Customer type-Non-Bank)	1.1. Issued on client a/c
	Customer type-Bank)	1.2. Issued on bank's a/c
Acceptances and endorsements		2. Payment Guarantees / acceptances

The below line items list the control checks used to reconcile the number from the financial statements.

The following classifications are to be followed under Table 1:

1. **Documentary credits:** This requires letters of credit issued to be reported.
 - 1.1) **Issued on bank account:** LCs issued to banks are to be reported.
 - 1.2) **Issued on Client account:** LCs issued to non-banks are to be reported.
2. **Payment Guarantees/acceptances:** The outstanding amount of financial guarantees and acceptances are to be reported.
3. **Performance guarantees issued:** The outstanding amount of performance guarantees are to be reported.
4. **Financial Guarantees issued:** The outstanding amount of financial guarantees are to be reported.

Loan commitments: The amount of undrawn commitments of loans (fund-based exposure) of each entity to be reported. Undrawn commitments are the total committed amount i.e. sanctioned amount less disbursed amount for term lending and sanctioned amount less outstanding amount for working capital facilities.

Table 2: Details of Bank Guarantees/SBLC: This table covers the details of outstanding bank guarantees and SBLCs.

S. No	Details of Bank Guarantees/SBLC	Description
1	Exposure to Own Bank BG/SBLC	Exposure to the BG/SBLCs issued by the parent bank or other branches of the same bank.
2	Exposure to other Banks BG/SBLC	Exposure to the BG/SBLCs issued by the any other bank or other branches

		of the any other bank.
3	Total Bank guarantees expired but not closed	Includes details of the guarantees which have expired but are still outstanding in IBU books.
4	Bank guarantees/SBLC's invoked	Includes details of the guarantees/SBLC's invoked by the IBU.
5	Total Bank Guarantees Funded by IBU till date	Covers total BGs invoked and funded by the IBU

Nostro - Nostro Account Details

Daily day end balance of the mirror account of the IBU have to be provided in the table. If there is a negative balance, same can be provided with remarks.

Reconciliation - Entries pending for reconciliation

Age-wise entries pending for reconciliation are to be reported from four aspects viz. with other branches of the same bank outside India, accounts with other banks in IFSC, and accounts with other banks outside IFSC.

Report on Problem Credits and Investments – (PCI)

This return requires the reporting of the Stage 3 assets of the IFSC Banking Unit, including Stage 3 loans, advances, non-fund-based facilities, and investments.

The return consists of four parts.

Stage 3 Advances:-

In this part, Stage 3 assets (both fund-based as well as non-fund-based facilities, Derivatives Exposure) are to be reported.

It is further divided into two sections:

Section-I: In this section only, those cases are to be reported where either the total limits sanctioned or amount outstanding is greater than or equal to US\$ 1 million. Each case is to be reported separately.

The following are the fields to be reported in this section:

Sr. No.	Column Name	Column Description
1	Borrower Name	Name of the customer
2	Borrower Group Name	Promoter group of the customer
3	Industry	Industry to be taken as per RBI industry classification by RBI
4	Sovereign Character	Sovereign character pertains to whether the customer is the government of any country or not. The values to be reported are "Sovereign" or "Non-Sovereign"

5	Category (New or Existing)	Whether the customer is a new or existing Stage 3 customer. This typically will have reference to reporting in the previous month, and if a case was reported as Stage 3 in the previous month, it will be an existing case and if not, then it will be a new case. Values to be reported are "New" or "Existing".
6	Total limits sanctioned	Sum of line items 7 and 8
7	Funded limit sanctioned	Limit sanctioned for fund-based facilities
8	Non-funded limits sanctioned	Limit sanctioned for non-fund-based facilities
9	Amount outstanding (Principal Plus Interest)	Gross amount outstanding (both fund and non-fund) to be reported.
10	Security Value	Security value for all the facilities of the customer
11	Date of classification under Stage 3	Date on which the account is classified under Stage-3.
12	Provision held at IFSC BU	The provision held against the customer at the IFSC BU
13	Provision held at head office	The provision held against the customer at HO
14	Interest suspense	The interest suspense for each customer
15	Total	Sum of line items 12, 13 and 14.
16	Provision required to be held by regulatory authority.	This is if there is any provision mandated by the regulator for a particular customer. Typically, this is the same as the total column.
17	Shortfall	Line item 16 minus 15 (typically nil)
18	H.O. Support funds	In case any support funds are received from HO to any IFSC Banking Unit, then same should be reported under this head
19	Development during the month	Status update on the account during the reporting period.
20	Remarks	Details of the Derivatives exposures if any

Section-II: In this section only, those cases are to be reported where either the total limits sanctioned, or outstanding amount is less than US\$ 1 million. Here all such cases are to be aggregated and to be reported on a consolidated basis. In this section, all the columns as detailed in the above table are to be reported.

Stage 3 Investments:

In this part, Stage 3 investments are to be reported. This part is also divided into two sections:

Section-I: In this section only, those cases are to be reported where either the book value or the market value is greater than or equal to US\$ 1 million. Each case is to be reported separately.

The following are the fields to be reported in this section:

Sr. No.	Column Name	Column Description
1	Issuer Name	Name of the issuer
2	Issuer Group Name	Promoter group of the issuer
3	Sovereign Character	Sovereign customers will be those where the investments are issued by the Government of any country. The values should be "Sovereign" or "Non-Sovereign".
4	Category (New or Existing)	If the issuer was reported as Stage 3 in previous month, then category should be reported as "Existing", otherwise "New"
5	Book Value (Principal Plus Interest)	Book value of the investments
6	Market Value	Market value of the investments
7	Date of classification under Stage 3	Date on which the investment is classified under Stage-3.
8	Provision held at IBU	Investment impairment provision held at the IFSC Banking Unit.
9	Provision held at head office	The provisions held against each case at HO
10	Total provisions	Sum of Line item 8 and 9
11	Provision required to be held by regulatory authority (if any)	This is if there is any provision mandated by the regulator for a particular investment. Typically, this is the same as the total column.
12	Shortfall	Line item 11 minus 10 (typically nil)
13	H.O. Support funds	In case any support funds are received from HO to any IFSC Banking Unit, then same should be reported under this head
14	Development during the month	A brief description about the investment and the current status to be given, if any

Section-II: In this section only, those cases are to be reported where either the book value or the market value is less than US\$ 1 million. Here all such cases have to be aggregated and are to be reported on a consolidated basis. In this section, all the columns as details in the above table are to be reported.

The reporting of Stage 3 case having an investment in application money, or any other investment is to be reported under this part.

Movement- Stages

In this part, the following are to be reported:

- 1) Stage 3 advances and their provision
- 2) Stage 3 investments and their provision

The following are the fields to be reported in this section:

Sr. No.	Column Name	Column Description
1	Opening Stage 3 advances	Stage 3 advances as on the last date of the previous month.
2	Add:	
3	Increase in Existing Stage 3 advances	Details of new additions into stage 3
4	Exchange movement	Increase in the outstanding due to exchange movement.
5	Transfer from other branches of the bank	Details of the stage 3 accounts transferred from any other branch of the same bank.
6	Reductions:	
7	Upgradations	Details of the accounts which have moved in to performing stages/asset classification.
8	Recovery	Details of the recovery made in the stage 3 advances.
9	Write Off	Details of the accounts/exposure technically written off in IBUs books.
10	PWO	Details of the accounts/exposure prudential written off in IBUs books.
11	Other adjustments	Include any other entry not covered above
12	Transfer to other branches of the bank	This covers assets which have been transferred to other branches

- In the movement of Stage 3 advances (credit & Derivatives, if any) provision, information on Stage 3 provision at the start of the month, Addition during the month, Reversal during the month and Stage 3 provision at the end of the month has to be provided.
- In the movement of Stage 3 investments provision, information on Stage 3 investments' provision at the start of the month, Addition during the month, Reversal during the month and stage 3 provision at the end of the month.

Movement of Stage 3 advances and investments provision:

Movement of Stage 3 provision	
Particulars	Amount in \$ Mn
Stage 3 provision at the start of the month	Provision held for stage 3 accounts at the beginning of the month.
Addition during the month	Additional provision made for stage 3 accounts during the month.

Reversal during the month	Reversal of provision for stage 3 accounts during the month.
Stage 3 provision at the end of the month	Provision held for stage 3 accounts at the last date of the month.

Others:

- In this part information has to be provided on details of accounts (along with account names) which are overdue but not moved to Stage 3, information on restructured accounts, total amounts of external and internal frauds, information on total exposure in default and information on loans classification has to be provided.

Table A: Details of Overdue amount but not classified under Stage 3

Table B: Details of Restructured loans:

Particulars	Description
Total amount of restructured loans at the beginning of the month	Outstanding of the restructured loans in the IBU books at the beginning of the month.
Additions during the month	Outstanding under accounts restructured during the month, if any
Total amount of restructured loans at the end of the month	Outstanding of the restructured loans in the IBU books on last date of the month.

Table C: Details of Restructured accounts:

Name of the Restructured account	Date of Restructuring	Date of Stage 3	Amount in \$ Mn	Remarks, if any
Self- explanatory	Date on which the restructuring became effective	Date of slipping of the account under stage 3	Amount outstanding as on month end	

Table D: Details of fraud outstanding:

Particulars	Description
Total amount of internal fraud	Amount outstanding in the accounts wherein internal fraud has been identified
Total amount of external fraud	Amount outstanding in the accounts wherein external fraud has been identified

Table E:

Particulars	Description
Total Exposure in Default as on previous month end	Details of the amount and accounts at default (including Stage 1,2 and 3 accounts) as on previous month end

Total Exposure in Default during the month	Total exposure which is in default during the current month
Total Exposure Outstanding for these accounts with default	Details of the outstanding exposure of the accounts mentioned above (Stage 1,2 and 3 accounts) as on month end

Table F:

Particulars	Description
Amount of loans and advances classified as Stage 1	Outstanding as on month end under the loans and advances classified under stage 1
Amount of loans and advances classified as Stage 2	Outstanding as on month end under the loans and advances classified under stage 2
Amount of loans and advances classified as Stage 3	Outstanding as on month end under the loans and advances classified under stage 3

Table G:

Particulars	Description
Amount of Investments classified as Stage 1	Outstanding as on month end under the investments classified under stage 1
Amount of Investments classified as Stage 2	Outstanding as on month end under the investments classified under stage 2
Amount of Investments classified as Stage 3	Outstanding as on month end under the investments classified under stage 3

Report on Assets (ROA)

This return requires the reporting of large exposures (fund and non-fund-based exposures) and investments as on the last day of the month. This report is divided into the following sections:

\$5 Mn & above includes the listing of customers having limits or outstanding of US\$ 5million & above.

Between \$1 to \$5 Mn includes a listing of customers having limits or outstanding of US\$ 1 to 5 million.

Consolidate Exp includes consolidation exposure across borrowers.

Consolidated Exp. Sector wise includes details of the exposure to various sectors and its share in the total exposure of the IBU in various sectors.

T-bills & Sovereign bonds includes details of the investment in T-bills and sovereign bonds of various countries.

Investment Exp includes investments details as on the last day of the month amounting to more

than US\$ 1 million.

Rating wise Exp includes exposure details based on External credit rating & internal credit rating.

Interbank Placement & Deposit includes details of inter-bank placements/deposits.

Interbranch Placement & Deposit includes details of inter-branch placements/deposits.

Misc. ROA includes details of ECB loans and pending action details.

Key things to note for reporting in \$5Mn & above report and between \$1Mn to \$5Mn report:

- For reporting of exposure on bank lines, columns which are not applicable may be reported as NA.
- For this purpose, the total limit sanctioned will be the limit set by the IFSC BU for that customer. If a customer has exposure in multiple products /tranches qualifying for a particular report, all those products/tranches are to be reported separately.
- Both the fund-based, and non-fund-based facilities should be considered for reporting.
- The sovereign customer will be those where the loans are given to the Government of any country. Otherwise, the customer will be treated as non-Sovereign.
- The asset classification will be namely- Stage 1, Stage 2 and Stage 3. This will be applicable for both Section I and Section II.
- The security value for each case is to be reported.

\$ 5 Mn & above

It includes the listing of customers having limits or outstanding of US\$5 million & above in all types of exposures (credit, investment, , etc.) as on the reporting date needs to be reported. However, if there are no customers in that geography, with limit sanctioned or amount outstanding above US \$5 million, then the top five customers above US \$1 million should be reported under this section. In case there are no customers with limit sanctioned or amount outstanding above

US \$ 1 million, then top five customers irrespective of the amount should be shown here.

The data to be showed in the following format:

Sr. No.	Column Name	Column Description
1.	Borrower/Company/Firm Name	Name of the customer
2.	Country in which the borrower/Company/Firm is registered	Name of the country in which the borrower company has got registered.

3.	Country of origin of the promoter group of the Borrower/company /Firm	Name of the country where from the parent/promoter company of the borrower
4.	External Credit Rating with rating agency name	Details of the external credit rating assigned to the company/product along with the name of the external credit rating agency
5.	External credit rating Valid up to	Date of the validity of the external credit rating reported in the point no. 4
6.	Internal Credit Rating	Details of the internal credit rating assigned to the company/product based on Internal credit rating model of the bank
7.	Internal Credit Rating Valid up to	Date of the validity of the internal credit rating reported in the point no. 6
8.	Borrower Group Name	Promoter group of the customer
9.	Industry	Industry/sector of the activity
10.	Category (New or Existing)	If the customer has exposure in previous month, then category should be reported as "Existing" otherwise "New".
11.	Sovereign Character	Sovereign character pertains to whether the customer is the government of any country or not. The values should be "Sovereign" or "Non-Sovereign".
12.	Type of Loan / Exposure (trade finance, syndicated loans, ECB etc)	Provide the nature of the loan granted like trade finance, syndicated loans, bills discounting etc.
13.	Date of Sanction	Date on which the sanction was advised to the customer.
14.	Date of Maturity	Date of maturity of the limits/loan disbursed to the customer.
15.	Total Limits Sanctioned	Sum of line items 16 and 17.
16.	Funded Limits Sanctioned	Limits sanctioned for fund-based facilities.
17.	Non-Funded Limits Sanctioned	Limits sanctioned for non-fund-based facilities.
18.	A) (i) Funded Amount Outstanding	Gross amount outstanding (fund) needs to be reported.
19.	A) (ii) Non-Funded Amount Outstanding	Gross amount outstanding (non-fund) needs to be reported.
20.	Total amount outstanding	Sum of line items 18 and 19.
21.	Security Type	Type of security- fixed assets, stocks, etc.
22.	Security Value	Security value for all the facilities of the customer.
23.	Date of Security Valuation	Date of the security valuation report
24.	Asset Classification (Stage)	Stages as per IFRS/Ind AS

Between \$1 to \$5 Mn: List of accounts between US\$ 1 to 5 mio

In this Section, all exposures (**credit, investment, etc.**) as on last day of the reporting month has to be reported where the amount involved is between US\$1 million and US\$5million.

**Column description is same as above*

Consolidated Exposure

Details of Exposure (**credit, investment, , etc.**) up to US \$1 Mn, Exposure between US \$1 Mn to US \$5 Mn, Exposure above US \$5 Mn have to be given under these heads: Total Limits Sanctioned, Amount of Funded Limits Sanctioned, Amount of Non-Funded Limits Sanctioned, Total Customer funded credit Outstanding and Total Security Value.

Consolidated Information on Sectoral Exposure:

This shall include credit (sanctioned funded limit and amount outstanding), investment exposure (outstanding) and in various sectors.

Consolidated information provided in above mentioned two reporting sheets i.e., consolidated exposure and consolidated information on sectoral exposure shall tally.

T-Bills & Sovereign Bonds Info:

This report shall include the details of investments in the T-bills and Sovereign Bonds as per the table which is self-explanatory.

Investment Exp: Investments as on last day of the month more than US\$ 1 mio

IBUs to report investments in government securities, bonds, mutual funds etc. in this section. In this section all individual investment exposures of size US \$ 1 million and above as on last day of the month are to be reported and it needs to be bifurcated into the following tables:

Categories	Description
Table 1	Details of government securities like T-bills, bonds, and their corresponding details like name of the country, investment start date, maturity date, outstanding amount and external credit rating etc. as on last day of the reporting period
Table 2	Details of non-government / corporate securities like Bonds, Medium Term Notes, Secured, Unsecured Note, and their corresponding details like name of the country, investment start date, maturity date, outstanding amount and external credit rating as on last day of the reporting period
Table 3	Details of investment instruments like REITs, InvITs, Mutual funds, Sustainable Bonds, and their corresponding details like name of the country, investment start date, maturity date, outstanding amount and external credit rating as on last day of the reporting period

Rating wise Exp Details of exposure based on the external and internal credit rating is to be provided. Exposure includes Credit (Amount Sanctioned in case of Overdraft limit and Outstanding in case of term finance), investment outstanding and Credit Equivalent of off-balance sheet items including derivatives.

Interbank Placement & Deposit Include details of inter-bank placements/deposits.

Interbranch Placement & Deposit Include details of inter-branch placements/deposits.

Misc. ROA:

Table A: ECB Details		
S.No.	Particulars	Description
1	Loans under ECBs raised during the month from IBU	Represents the loans sanctioned during the month.
2	Loans under ECBs disbursed during the month from IBU	Represents the loans disbursed/booked in the books during the month.
3	Loans under ECBs Outstanding as on Month end	Represents the loans reflecting in the IBU books as outstanding.

Table B: Pending Actions Details		
S.No.	Particulars	Description
1	Accounts where security creation pending	Number of accounts where the security creation is not completed.
2	Accounts where review/renewal pending	Number of accounts where review/renewal of the limits sanctioned is pending.

Report on Liabilities:

This report covers details of inter-branch placements and borrowings, inter-bank placements and borrowings, bilateral borrowings, multilateral borrowings and MTNs

Report	Description
MTN & Others	Includes details of borrowings through medium term notes & Others.
Bilateral borrowing	Includes details of borrowing made by the IBU via bilateral arrangements with other banks/financial institutions.
Multilateral Borrowing	Includes details of borrowings from multilateral institutions
Interbank borrowing	includes details of borrowings by the IBU via inter-bank market
Interbranch borrowing	Includes details of inter-branch borrowings /deposits
Customer Deposits	Details of top 10 customer deposits of IBU
Misc. ROL	Table A: Details of volume of transactions under LRS and Overseas Direct Investment (ODI) Table B: Details of Deposit accounts for Residents, NRIs and others (Outstanding amount as on month end). The amount provided in this table should match retail and corporate deposits provided in the ALR sheet. Table C: Misc. details:

Misc. details as on end of the month	Description
Stable Funding	Stable funding includes Retail & corporate deposits, margin required for LC/BG and other such transactions and by customers with other established <i>relationships</i> with the bank that make deposit withdrawal highly unlikely and funding available from other sources which are available to Bank at any point of time.
Stable Funding in less than 12 months	This covers that part of stable funding which is available to the Bank for a period of 12 months.
Stable Funding in USD	The item mentioned is self-explanatory
Withdrawable deposits	Deposits which are sensitive to be withdrawn on demand as per IBU's internal policy and behavioral study of deposits
Liability from Payable Derivative Contracts	Liabilities risen due to payable derivative contracts. Payable Derivative Contract refers to an OTC derivative financial instrument that has a negative fair value at the reporting date. This indicates that the entity has an obligation to settle the contract which may result in an outflow of resources.
Total Deposits with amortized cost	Total deposits held by the IBU with their amortized cost. (Amortized cost indicates the interest accrued but not paid as on the date of reporting.)
Interest expense of deposits with amortized cost	Self-explanatory
Short term liabilities from customers that are not financial customers	Short term liabilities (risen from the non-financial customers i.e., the customers who are not into financial business)
Short term liabilities from customers that are financial customers	Short term liabilities risen from the non-financial customers i.e., the customers who are into financial business

Report on Country Exposure and Maturity-(CEM)

This return needs reporting on the country-wise concentration of credit exposures (fund and non-fund-based exposures (sanctioned limits) separately) at IFSC Banking Unit. The country-wise exposure of each of the branch/entity is reported in this section. Points to be noted as below:

- The country exposure as defined in the country risk exposure reporting & monitoring

guidelines of RBI to be used as a reference point.

- Further each country needs to be mapped to a risk category, the reporting is done based on the classification followed by Export Credit Guarantee Corporation of India Ltd. (ECGC), again as defined in the RBI guidelines on country exposure reporting. Country risk ratings are taken from www.ecgcindia.com.

** Exposure to Indian assets also need to be mentioned along with other countries.*

The following items are to be considered for the preparation of this report and the basis of bucketing is given below.

Sr. No.	Data	Basis of Bucketing
1.	Loans and Advances (Stage 1 and 2)	Gross outstanding amount to be reported. Bucketing should be done based on final residual maturity only for standard advances.
2.	Stage 3 Loans	Gross outstanding amount to be reported. Entire amount is to be reported in more than 5 years bucket.
3.	Treasury exposure data	The undrawn amount for corporate sanctions on derivative transactions should be considered. For treasury exposures on banks, limits are internal controls and not explicitly sanctioned to banks. The outstanding amount should be reported based on final residual maturity of each deal. For non-maturity performing equity investments bucketing to be done as below: FVOCI: Due after 5 years' bucket Amortized Cost: Due after 5 years' bucket FVTPL: Due within 6 months' bucket Further treatment for Stage 3 investments should be in line with Stage 3 loans.
4.	Nostro cash/bank balance	Amount outstanding to be reported. This should fall in first bucket i.e. "Due within 6 months".
5.	BG, bills and acceptances, LC confirmation	Gross outstanding minus margin amount as per Schedule -12 of financial statements to be reported. The bucketing should be made based on final residual maturity.
6.	Undrawn commitments	The undrawn commitments should be bucketed basis the sanction expiry dates. Typically for undrawn commitments on term lending, bucketing would be in the 1 year to 5 years bucket and for working capital facilities, it would be in the short-term buckets.
7	Investments	The Investments should be bucketed based on the residual maturity as on the date of reporting.

8	Interbank Placements and deposits	Interbank placements and deposits should be bucketed based on the residual maturity.
8	Interbank Placements and deposits	Interbank placements and deposits should be bucketed based on the residual maturity.

A separate table is provided for calculating credit provided to domestic India where total credit outstanding as on month end is taken as per ALR Assets sheet and the bifurcation of credit to India and credit to rest of the world has to be provided.

Profitability Report-(PR)

In this return, the profitability figures for the current month and the cumulative position (YTD) are to be reported. In addition, certain key ratios like business per employee, profit per employee, average cost of funds etc. are required to be reported.

- **Interest Income** has to be further classified into:

a) On balances with interbank deposits and credits
b) On balances with inter branch deposits and credits
c) On Loans and Advances (non-bank)
d) On Govt. Securities
e) On Other Investments
f) On Other Interest-bearing assets
g) Others

- **Interest expenses** has to be further classified into:

a) On Deposits
b) On Inter bank borrowings
b) On Inter Branch borrowings
c) All others

Issue expenses are being disclosed as interest expenses on inter branch/bank borrowings.

- **Net interest income** should be equal to interest income minus interest expense. The gross income should be equal to total of Net Interest Income and Other Income.

- **Other Income** has to be further classified into:

a) Fee Income
b) Profit/loss on forex trading
c) Profit/loss on Sovereign bonds
d) Profit / Loss on corporate bonds
e) Profit/loss on derivatives trading
f) Profit / loss on other securities

g) Miscellaneous Income

Further, fee income should be equal to sub-line-item commission, exchange and brokerage of the financial statements.

Operating Expenses has to be further classified into:

a) Staff Expenses

b) Other operating expenses

Further, staff expenses should be equal to sub-line-item payments to and provisions for employees, as per the financial statements.

- **Net Operating Income** should be equal to Gross Income reduced by Total Expenses. Deficit should be indicated with a negative sign.
- **Other Expenses** has to be bifurcated into:

a) Bad Debts Written off

b) Extra Ordinary loss

c) H.O. administration charges

d) Provisions (other than tax)

HO administration charges mean the expenses for which the head office charges to respective branch for carrying out any administrative (office related) work.

- **Profit/Loss before Tax** should be equal to the Operational Surplus/Deficit reduced by the total of Bad Debts Written off, Extra Ordinary loss, H.O. administration charges, and Provisions (other than tax).
- **Net Profit/Loss** should be equal to the Profit/Loss before tax reduced by the provision for taxes. Net Profit / Loss should be equal to Net profit for the period/year as given in financial statements.
- Remittance to H.O. Expense, Remittance to H.O. Profit, Remittance to H.O. Others for the current month and cumulative position are to be given by the respective branches based on the amount that is remitted by respective branches to H.O. The amount that is remitted to H.O. has to be bifurcated into expense incurred, profit sharing or for other purposes. The retained earnings remitted (repatriated) to H.O. will not form part of this section.

Averaging basis for ratios

The averages are daily averages of reporting day-end and previous day-ends. The monthly average for a month includes the balances as at the last month of the previous quarter and the three months in the current quarter divided by 4 (being the no. of data

points considered) and for cumulative position.

The below ratios are to be reported for both the current month and cumulative position.

- **Business per employee**

- The ratio should be the sum of average deposits and average advances in the numerator divided by average no. of employees in the denominator as given below.

Business per Employee = (Average Deposits + Average Advances) / Average No. of employees.

- Average Deposits would be deposits as per
- Average Advances would be advances as per
- Average no. of employees would be permanent employees on payroll during the period, using the same data points as for financial statements averages.
- For averaging, monthly average to be considered for each item as detailed above.

- **Profit per employee**

- The ratio to net profit after tax in the numerator divided by average no. of employees in the denominator and annualized for reporting month for both current month and cumulative position.

Profit per Employee = (Net profit after tax / Average No. of employees)

- Net profit after tax should be net profit/loss calculated above for both current month and cumulative position.
- Average no. of employees would be permanent employees on the payroll.
- For averaging, monthly average to be considered for each item as detailed above.

- **Average Yield on Interest Earnings Assets**

- The ratio is interest income on interest earning assets divided by monthly average of interest earning assets multiplying by 100 and annualized for the reporting month for both current month and cumulative position.
Yield on Interest Earnings Assets = (Yield on interest earning assets / monthly average interest earning assets) * 100.
- Interest earning assets are those which are included in considering relevant balances in these schedules.
- Monthly average of interest earning assets to be calculated as stated above for the reporting month to be considered in the denominator.

- **Average Cost of Funds**

- The ratio is interest expense on funds borrowed divided by monthly average of funds borrowed multiplying by 100 and annualized for the reporting month for both current month and cumulative position.

Average Cost of Funds = (Cost of funds / monthly average funds) * 100

- Cost of funds is the interest Expenses calculated above for current month and cumulative position.
 - Deposits and borrowings to be taken, considering relevant balances for
 - Monthly average funds to be calculated as stated above for the reporting month to be considered in the denominator.
- **Return on Assets**
 - The ratio is net profit after tax divided by monthly average total assets and to be annualized for reporting month.

Return on Assets = (Net profit / monthly average total assets) * 100

 - Net profit is the net profit/loss as calculated above for both current month and cumulative position.
 - Total assets would be asset size as per the financial statements.
 - Monthly average of total assets to be calculated as detailed above.
 - **Interest spread**
 - It is Average Yield on Earning Assets minus Average Rate on Interest-Bearing Liabilities
 - Average Yield on Earning Assets: It is the average interest rate the bank receives from all its assets, such as loans, investments, and other interest-earning activities.
 - Average Rate on Interest-Bearing Liabilities: It is the average interest rate the bank pays on its borrowings, including deposits, borrowings from other banks, and other interest-bearing liabilities.
 - **Net Other Operating Income:**
 - Other Operating income less Other Operating Expenses
 - **Net interest Margin**
 - (Net Interest Income / Average Interest-Earning Assets) * 100
 - The ratio is net interest income divided by average interest earning assets multiplying by 100 and annualized for the reporting month.
 - Net interest income is the interest income minus interest expense as calculated above for current month and cumulative position.
 - Interest earning assets are assets that generate income through interest, such as loans, investments, and other interest-bearing accounts.
 - Average Earning Assets are the average of the beginning and ending interest-earning assets for the period
 - **Cost to income Ratio-** It is calculated by dividing the operating expenses by the operating income. Operating income reflects the net interest income plus the other income.

EDR 1:

Following points need to be noted in EDR1:

Sr No	Line Item in EDR	Description
1)	Fixed tenor Loans	Fixed Tenor refers to the length of time remaining before a financial contract expires. Fixed tenor loans include demand loans, term loans with specific terms of maturity.
2)	Beginning of the period	Refers to beginning of Financial Period i.e. from 1st April every financial year. This data will be cumulative from the beginning of the financial year.
3) 4) 5)	During the period End of the period Exposure	Refers to --During the reporting month End of the reporting month "Exposure is taken as total of a. Loans and advances (Gross) b. Balance with bank and Money at call and short notice c. Investments (Gross) d. Derivatives e. Contingent liabilities f. Undrawn commitments"

EDR 2:

Sr No	Item	Description
	HHI	Herfindahl-Hirschman Index (HHI)

EDR 3:

Sr No	Item	Description
	RDRR: Retail Deposit Reserve Ratio	The Retail Deposit Reserve Ratio (RDRR) shall be maintained on a daily basis at 3% of the deposits raised from Retail customers and outstanding as on the end of the previous working day. The RDRR may be maintained in any freely convertible foreign currency and in the form of balance the Nostro account of the BU or as holdings of sovereign debt securities (including T-bills) rated investment grade or above by at least two rating agencies of international standing. It should be reported in US\$ Million.

Treasury Report:

Derivatives Txns:

Sr No	Item	Description
1	Derivative transactions monthly data	<p>Information of derivative transactions data has been sought on below heads in \$ Millions</p> <p>Type of Derivatives, Name of Derivative Instrument Name of currencies Opening position (Amount) as on first day of month Contracts booked (Amount) during the month: fresh derivative contracts booked during the month Contracts booked (Numbers) during the month Contracts Expired (Amount) during the month Contracts Expired (Numbers) during the month Closing Position (Amount) as on last day of the month Initial Margin MTM as on last day of the Month Exchange rate Credit Equivalent amount of the exposure</p> <p>Below are the types of derivatives as permitted by IFSCA. FCY-INR Derivatives (to be settled in FCY) FCY-FCY Derivatives (to be settled in FCY) INR Interest Rate Derivatives (to be settled in FCY) FCY Interest Rate Derivatives (to be settled in FCY) Any other derivatives permitted as per IFSCA regulations/Banking Handbook</p>

*The IBUs must provide details of derivatives (product wise). For ex. Under NDDC, breakup shall be provided under non-deliverable swap, non-deliverable option and non-deliverable forward or any such product.

Top 10 Derivatives Exposure:

This report includes the details of the top 10 derivative exposures.

Investments:

- A) Details are to be provided for the number and amount of deals done during the month. In the same table, Number, and amount of securities outstanding (gross amount of investment) as on month end is also to be provided.
- B) This covers details of the banking and trading book of the IBU. This covers investments details for the investment book & trading book.

Particulars	Description
Amortized Cost (AC)	Investments held with an intent to held till maturity.

Fair Value through other Comprehensive Income (FVOCI)	Investments where the changes in the fair value amount are initially recognized through other comprehensive income.
Fair Value through Profit or loss (FVTPL)	Investments where the changes in the fair value amount are initially recognized through P&L.

Bullion Txn:

A) This report covers details of bullion transactions during the month.

B) Bullion/Commodities Trading derivatives O/s in \$ Mn

OTC Reporting:

Includes details of the transactions done through OTC.

RMD (Risk Monitoring Details)

A)

Particulars	Description
Total Treasury deals during the month	This includes deals related to investments, FX deals, interbank/interbranch, derivatives etc.
Treasury Deals modified during the month	

B) Details of long & short position of IBU

Particulars	Description
Total Long position in Currencies other than USD	Details of the long position maintained by the IBU at day end in positions taken in currencies other than USD.
Total Long position for IBU	Details of the total long position maintained by the IBU at day end in positions taken in all the currencies.
Total Short position in Currencies other than USD	Details of the short position maintained by the IBU at day end in positions taken in currencies other than USD.
Total Short position for IBU	Details of the total short position maintained by the IBU at day end in positions taken in all the currencies.

C)

PV01 of the Swaps	Impact of 1 basis point change in interest rates on the instruments
PV01 of the equity shares	
PV01 of the Bonds/Debentures	

D)

Duration of the Bond Portfolio	Duration measures how long it takes, in years, for an investor to be repaid the bond's price by the bond's total cash flows. At the same time, duration is a measure of sensitivity of a bond's or fixed income portfolio's price to changes in interest rates.
Duration of the Total Portfolio	
M-Duration of the Bond Portfolio	
M-Duration of the Total Portfolio	Modified duration measures the price change in a bond given a 1% change in interest rates.

E)

No. of days Open Position Limit in currency other than USD, if any was breached during the month ended	The overnight limit is the maximum net position in one or more currencies that a trader is allowed to carry over from one trading day to the next.
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F)

No. of days when Total Aggregate Gap Limit (AGL) was breached during the month ended	Aggregate gap limit (AGL) is the limit for all the gaps- both bought & sold added together for all the individual months for a particular currency. Total AGL is the total of AGL of all the currencies put together.
--	--

G)

No. of days when Duration was breached for the portfolio	Days when the Duration was breached during the month
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Table: Breakup of the Derivatives Outstanding: It outlines the breakup of derivative transactions done for proprietary purposes and for customers of the IBU. Further, the outstanding needs to be detailed based on purpose i.e., hedging or trading.

Capital Market Operations:

It includes the details of the Capital Market Operations undertaken in IBU.

ODI Monthly summary

The report includes the details of outstanding Offshore derivative instruments and hedge with Indian securities by the IBUs having FPI license.

OTC Derivative - Gold & Silver

This report covers information with respect to OTC Derivatives on Gold & Silver offered as per the directions IFSCA-FMPP0BR/14/2024-Banking dated June 27,2024.

IBU Operations Report:

Outsourcing Details

Table A) This report covers the details of Material Outsourcing along with SLA.

Table B) This report covers the details of Other than Material Outsourcing along with SLA.

Staff Information

This report covers the details of All Staff at IBU, Controlling office, Chief Compliance Officer, and Head of the Parent Bank.

Currency of Transactions

This report covers the details about currencies in various business areas and currency wise details of the transactions during the month

List of Policies

Table A) This table covers the list of policies/ Manuals / Product Process Notes Approved by the board/governing body only for the IBU.

Table B) This table covers the list of policies/ Manuals / Product Process Notes at Bank level but also applicable to IBU.

Regulatory Compliance Information

This report covers particulars which IBU should follow for Regulatory compliance like IFSCA Banking Handbook, IFSCA AML KYC Guidelines, new products and services introduced by IBU during the month and details of any cyber breaches happened or reported during the month. etc.

Regarding Account opening information

This report covers details regarding the bank accounts opened at the IBU for Individuals and for corporates

Regarding Customer grievances

This report covers information with respect to compliance of the circular IFSCA-LPRA/3/2024-Legal and Regulatory Affairs dated December 02, 2024.