

**Prudential off-site surveillance system (PSRS) for Financial Institutions (FIs)-  
Revision of Returns Formats**

REF. DBS.FID No. C-7/ 10.06.00 /2001-2002

October 20, 2001

The CEOs  
of All- India Term Lending and Refinancing Institutions

Dear Sir,

**Prudential off-site surveillance system (PSRS) for Financial Institutions (FIs)-  
Revision of Returns Formats**

Please refer to our Circular letter DBS. FID. No. 02/10.06.00/99-2000 dated July 28, 1999 on the captioned subject. Accordingly, your Institution has been periodically submitting the prescribed off-site returns. The PSRS envisaged, inter alia, the transmission of the required information by way of a hard copy as also on floppy diskette, for which an application software had been developed on Lotus Notes platform. It was, however, represented to us that some of the Financial Institutions were encountering operational difficulties in using the application software provided to them. Certain suggestions were also received from the FIs regarding some changes in the format of certain Returns. Since the introduction of the PSRS, several changes in the prudential norms applicable to FIs, have also come about which necessitate certain modifications in the formats of some of the returns.

2. In the light of the foregoing, and with a view to migrate to a more user-friendly and efficient software platform, it has been decided to modify the format of some of the returns for which a separate application software based on Oracle platform is being developed. A complete set of the revised returns along with a floppy diskette containing a soft copy thereof as EXCEL 97 file, is enclosed. A 'Guidance Note' for reporting the data in the Returns is under preparation and would be forwarded separately.

3. Meanwhile, arrangements may please be made to furnish the off-site returns for the period ended September 2001 in the revised format on a floppy diskette (in EXCEL file) together with a hard copy. Duly completed returns for the period ended September 2001 may be submitted at an early date so that the same data could also be used for testing of the new software being developed. You may also please forward to us suggestions, if any, regarding further improvement in the reporting formats as also to make them more user-friendly so that a smooth switch over to the revised formats could be achieved expeditiously. The suggestions may please be sent to us along with the Returns of September 2001.

4. As it is envisaged that the PSRS in respect of FIs would be soon upgraded to an RDBMS environment with a built-in data-warehousing component, the minimum hardware configuration required by the Financial Institutions to support this package will be communicated to you shortly, before the new application software package along with the supporting documentation is made available to you.

5. Please acknowledge receipt.

Yours faithfully,

(K.C. Bandyopadhyay)  
Chief General Manager

**DEPARTMENT OF BANKING SUPERVISION  
CENTRAL OFFICE  
FINANCIAL INSTITUTIONS DIVISION**

**Prudential off-site surveillance system for Financial Institutions (FIs)**

In terms of our Circular letter DBS. FID. No. 02/10.06.00/99-2000 dated July 28, 1999 on the above Financial Institutions have been submitting various off-site returns prescribed from time to time. Subsequently we have received letters from certain Financial Institutions regarding problems faced while processing their data / information in Lotus Notes Application supplied to them. Moreover, some FIs suggested some changes in the format of certain Returns. In view of all these, it has been decided to migrate from Lotus Notes to a better user friendly Application system with the required changes necessary.

We may advise the FIs to furnish the required information for the period ended September 2001 in the revised format on a floppy diskette (in EXCEL) together with a hard copy of the same. The duly completed Returns for the period ended September 2001 will have to be submitted as per the existing time schedule i.e by October 31, 2001 but not later than by November 15, 2001 so that the same data could be used for testing in the new software being developed by M/s Tata Infotech.

A draft circular to FIs is placed below for approval.

Submitted please.

AGM (AJ)  
October 19, 2001