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## RBI releases Approach Paper on Automated Data Flow from Banks

The Reserve Bank of India, today released an [approach paper on automated data flow](#) (a straight through process) from the core banking solution (CBS) or other IT systems of commercial banks to the Reserve Bank. The Paper was prepared by a Core Group consisting of experts from banks, the Reserve Bank, the Institute for Development and Research in Banking Technology (IDRBT) and the Indian Banks' Association (IBA).

The paper, among other things, discusses the methodology to be adopted by banks to classify themselves into a cluster based on its technology and process dimensions. According to the approach paper, banks would be required, in the first phase, to ensure seamless flow of data from their transaction server to their management information system (MIS) server and automatically generate all returns from the MIS server, without any manual intervention. In the second phase, the Reserve Bank would introduce a system for the flow of data from the MIS server of banks in a straight through process.

The timeline of the entire project will be determined in consultation with banks. Banks are being advised to conduct a self-assessment and furnish the estimated timelines for completing the first phase of the project.

### Background

As the policy and decision-making processes are becoming more information intensive, it is imperative to ensure quality of data and their timely submission. With a view to ensuring accuracy and integrity of data flow from the banking system to the Reserve Bank, a core group comprising experts from banks, the Reserve Bank, IDRBT and the IBA was constituted for preparing an approach paper on automated data flow (a straight-through-process) from the core banking solution (CBS) or other IT systems of commercial banks to the Reserve Bank. The Annual Policy for 2010-11 announced in April 2010 had mentioned this and had stated that the approach paper would be circulated among banks.

The approach paper is available on the RBI website.