User Manual

On

Natural Calamities Portal

https://dbie.rbi.org.in/DCP/

Reserve Bank of India
Mumbai
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Introduction

Periodical but frequent occurrences of natural calamities take a heavy toll of human life and cause wide spread damage to economic pursuits of human beings in one area or the other of our country. The devastation caused by such natural calamities calls for massive rehabilitation efforts by all agencies. The Central, State and local authorities draw programs for economic rehabilitation of the affected people. The developmental role assigned to the commercial banks and co-operative banks, warrants their active support in revival of the economic activities.

In terms of National Disaster Management Framework, there are two funds constituted viz. National Disaster Response Fund and State Disaster Response Fund for providing relief in the affected areas. This framework currently recognizes 12 types of natural calamities viz. cyclone, drought, earthquake, fire, flood, tsunami, hailstorm, landslide, avalanche, cloud burst, pest attack and cold wave/frost (added in August 2012). Of these 12 calamities, for 4 calamities i.e. drought, hailstorms, pest attack and cold wave/frost, the Ministry of Agriculture is the nodal ministry while for remaining 8 calamities Ministry of Home Affairs is required to make appropriate arrangements. A slew of measures for relief are undertaken by the Sovereign (Central/State Government) to provide relief to the affected persons which include, inter alia, provision for the input subsidies and financial assistance to marginal, small and other farmers.

RBI has issued directions to banks to enable them to take uniform and concerted action expeditiously. If the crop loss is more than 33%, banks are required to undertake relief measures. The banks’ contribution in providing relief relates to rescheduling of existing loans and sanctioning of fresh loans as per the emerging requirements of the borrowers. Banks need to have some institutional framework in place to deal with the situation and they may also like to take some other ancillary relief measures like reducing/waiving their penal charges, etc. The precise details in regard to the provision of credit assistance by the commercial banks will depend on the requirements of the situation, their own operational capabilities and the actual needs of the borrowers.

Background

In view of the national priority accorded to address the drought/flood/other type of natural calamity situation in the country, and in the absence of a single centralized system, GOI had requested RBI to develop a dedicated portal for collecting and compiling data on relief extended by banks in the areas affected by natural calamity. Accordingly, RBI has developed the web portal for capturing data on relief measures extended by banks on real time basis. This information/data will be made available to various stakeholders.
Portal Access

The Natural Calamities (NC) portal is a secured web based portal and accessible using the link https://dbie.rbi.org.in/DCP/. Following page will be displayed after using the link;

Login Process:

The user can login using their username and password and OTP confirmation sent at their respective email address as per the following screen;
Required Credentials

Super User creation for a bank

FIDD, RBI will create at least one Super user for each bank. The created super user will receive a mail at the given email id with a particular username and password. The password provided in this mail will be temporary and therefore super user need to change the password on first login. Banks can contact FIDD, RBI at fiddconc@rbi.org.in to get Super User or any modification (addition or deletion) in it.

Note:

1. Super user will have additional facility of ‘Manage User’. Super user of the bank can create / modify super user and user using ‘Manage User’ for the respective bank.
2. As such there is no limit of creating super users and users by the Super User of the bank.

User creation for the bank

Banks’ Super Users can create Super User and users for their bank and respective return/s (i.e. ‘NATURAL CALAMITIES RELIEF’ and ‘NATURAL CALAMITIES NOTIFICATION’ as the case may be). The created users will receive a mail at the given email id with a particular username and password. The password provided in this mail will be temporary and therefore needs to change the password on first login.

Types of Users

The portal is designed for the following two types of the users;

1. RBI User: The Top Management and other officials of RBI can access the site using their respective corporate email id and respective password.
2. Outside User: Other than RBI (i.e. Government officials and banks) can access the site with the provided user id.

Note: FIDD, CO will create both type of the users (i.e. RBI User and Outside User) and therefore desired user may contact FIDD, CO, RBI at fiddconc@rbi.org.in for the purpose.

Manage User: This tab is only accessible to the super users to create/manage super users and users for their respective bank as per the following screen;
Add User
A super user can create another Super user or User for their respective return type as ‘NATURAL CALAMITIES RELIEF’ OR ‘NATURAL CALAMITIES NOTIFICATION’ also needs to select respective bank (Only display the authorized bank list) and email on which the login information will be provided.

The following screen will be presented once selected Add User tab;
**Update User**
This tab is available under Manage Users tab once selected a user from the user list. A Super user can modify the user type and can activate/deactivate the user as the following screen displays;

![Update User Screen](image)

**Assign Rights**
This tab handles all the user rights assignment. The tab have four types of rights assignment as the screen provided below;

![Assign Rights Screen](image)
Rights

1. **Upload Return**
   A Super user of respective bank can assign rights to Bank users to upload the data for the respective return for which they have assign the rights.

![User Management](image)

2. **Upload Logs**
   The Super user can manage the Upload Logs for the other Super users or users as per the following screen;

![User Management](image)
3. **Manage User**
   The Super user can assign the rights to other Super users for a particular return to manage their users.

4. **Show Reports**
   The Super user can assign rights to other Super users/users to view the report on specific banks and return.
Users for Report View

The Top Management of RBI and concerned Government officials will have view access to the following five reports;

1. Bank-wise progress of Natural Calamities
2. State-wise Progress of Natural Calamities
3. State-wise and district-wise progress of Natural Calamities
4. Month-wise progress of Natural Calamities
5. Details of Natural Calamities

Users for uploading the data

Banks are such users, banks can get by default the following ‘Upload Return’ page after login into the site.

Note: Banks can upload multiple data files (.txt only) at a time.

Select ‘Return Name’ and ‘Bank’ from the dropdown menu and browse file/s to be loaded and click on ‘Upload’ to complete the data loading. On successful data loading following success message will be displayed;
After loading bank can view its data load status on the portal itself after clicking on ‘Upload logs’ as follows.

In the logs banks can view its loaded file name, Upload Time and Status. There will be following three types of the status:

1. **Data Processing**: Indicates that the data is being loaded into the system.
2. **Success**: Indicates that the data has successfully been loaded into the system.
3. **Failure**: Indicates that the data could not be loaded due to some error in the uploaded data.
   In such cases you will get ‘INVALID’ status message in the next column and download the following error file, containing all possible reasons, through the provided link. The same file is shown in Annexure I.

**Note**: In addition to the status at the portal, bank will get both (success and failure) confirmation mail. In case of failure, mail will have two attachments (i) **Required file format** and (ii) **Error file**. The **Required File Format** is attached in the Annexure II. The **Error File** will depict each row wise error/s in the data as per the following screen.
Annexure I

Error may be due to any or combination of the following reasons

A. Master Data Mismatch:
1. Invalid bank working code as per MOF
2. Invalid NC code as per its master.
3. Invalid sector code as per its master.

1. Invalid project name (first two characters must be “NC”)
2. Invalid file type (4th character must be “N or R”)
3. Invalid reporting month (6th to 11th character must be “MMYYYY”)
4. Invalid bank working code length (13th to 15th must be "999")
5. Invalid file submission date length (17th to 25th must be in “DDMMYYYY”)
6. Invalid rows count (26th to 32nd must tally with actual data rows "00000009")
7. Invalid termination (must terminate with “;”)
8. Invalid header length (must be 33)
9. Invalid separator (must be separated by “;”)

C. Invalid data structure:
1. Invalid length (must be 174)

D. Data inconsistency in case of "fresh loan" and "no action"
1. Sanction date <= Sanction due date
2. Sanction due date >= NC notification date

E. Data inconsistency in case of restructured loan
1. Revised sanction date <= Revised due date
2. Revised sanction date >= NC notification date
3. Revised sanction due date <= sanction due date
4. Sanction date <= Due date
5. Sanction due date >= NC notification date
6. Revised sanction due date >= NC notification date

Note: Check your email for detailed row-wise error.
Annexure II

NC Notification File Structure:

FILE HEADER MUST BE AS FOLLOWS

<table>
<thead>
<tr>
<th>FROM</th>
<th>TO</th>
<th>LENGTH</th>
<th>FIELD NAME</th>
<th>COMMENTS</th>
<th>EXAMPLE</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>2</td>
<td>2</td>
<td>PROJECT NAME</td>
<td>MUST BE ‘NC’</td>
<td>NC</td>
</tr>
<tr>
<td>4</td>
<td>4</td>
<td>1</td>
<td>FILE TYPE</td>
<td>MUST BE ‘N’</td>
<td>N</td>
</tr>
<tr>
<td>6</td>
<td>11</td>
<td>6</td>
<td>REPORTING MONTH</td>
<td>MUST BE ‘MMYYYY’</td>
<td>032017</td>
</tr>
<tr>
<td>13</td>
<td>15</td>
<td>3</td>
<td>BANK WORKING CODE</td>
<td>AS PER MOF STANDARDS</td>
<td>036</td>
</tr>
<tr>
<td>17</td>
<td>24</td>
<td>8</td>
<td>FILE SUBMISSION DATE</td>
<td>MUST BE ‘DDMMYYYY’</td>
<td>21032016</td>
</tr>
<tr>
<td>26</td>
<td>32</td>
<td>7</td>
<td>RECORD COUNTS</td>
<td>NUMBER OF ROWS PRESENT IN THE SUBMITTED FILE EXCLUDING HEADER</td>
<td>0000067</td>
</tr>
</tbody>
</table>


OTHER FILE HEADER VALIDATIONS:

1. BANK WORKING CODE MUST BE AS PER MOF MASTER
2. COMPLETE HEADER LENGTH MUST BE 33
3. EVERY FIELD MUST BE SEPARATED BY “:”
4. MUST TERMINATE WITH “;”

FILE FORMAT MUST BE IN THE FOLLOWING FORMAT

<table>
<thead>
<tr>
<th>FROM</th>
<th>TO</th>
<th>LENGTH</th>
<th>FIELD NAME</th>
<th>COMMENTS</th>
<th>EXAMPLE</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>4</td>
<td>4</td>
<td>TYPE OF NC</td>
<td>CODE FOR NATURAL CALAMITIES.</td>
<td>NC01</td>
</tr>
<tr>
<td>5</td>
<td>12</td>
<td>8</td>
<td>ACTUAL DATE OF NC</td>
<td>MUST BE “DDMMYYYY”</td>
<td>1012017</td>
</tr>
<tr>
<td>13</td>
<td>20</td>
<td>8</td>
<td>DATE OF NOTIFICATION OF NC BY SLBC/DCC</td>
<td>MUST BE “DDMMYYYY”</td>
<td>1012017</td>
</tr>
<tr>
<td>21</td>
<td>28</td>
<td>8</td>
<td>DATE OF SPECIAL SLBC HELD</td>
<td>MUST BE “DDMMYYYY”</td>
<td>1012017</td>
</tr>
<tr>
<td>29</td>
<td>36</td>
<td>8</td>
<td>DATE OF SPECIAL DCC HELD</td>
<td>MUST BE “DDMMYYYY”</td>
<td>1012017</td>
</tr>
<tr>
<td>37</td>
<td>37</td>
<td>1</td>
<td>ANNEWARI/PAISEWARI DECLARED</td>
<td>CROP LOSS % CODE [ 1 - 33% TO 50%; 2 - ABOVE 50% ]</td>
<td>1</td>
</tr>
<tr>
<td>38</td>
<td>39</td>
<td>2</td>
<td>AFFECTED STATE CODE</td>
<td>AS PER CENSUS 2011</td>
<td>06</td>
</tr>
<tr>
<td>40</td>
<td>42</td>
<td>3</td>
<td>AFFECTED DISTRICT CODE</td>
<td>AS PER CENSUS 2011</td>
<td>080</td>
</tr>
<tr>
<td>43</td>
<td>47</td>
<td>5</td>
<td>AFFECTED DEVELOPMENT BLOCK / TEHSIL CODE</td>
<td>AS PER CENSUS 2011</td>
<td>00832</td>
</tr>
<tr>
<td>48</td>
<td>53</td>
<td>6</td>
<td>AFFECTED VILLAGES CODE</td>
<td>AS PER CENSUS 2011</td>
<td>000456</td>
</tr>
</tbody>
</table>

DATA VALIDATIONS:

A. MASTER DATA MISMATCH:
1. NC CODE AS PER ITS MASTER.
2. ANNEWARI/PAISEWARI AS PER ITS MASTER
3. STATE CODE AS PER CENSUS 2011
4. DISTRICT CODE AS PER CENSUS 2011
5. BLOCK/TEHSIL CODE AS PER CENSUS 2011
6. VILLAGE CODE AS PER CENSUS 2011
B. INVALID DATA STRUCTURE:
1. DATA LENGTH MUST BE 53

D. DATE INCONSISTENCY
1. ACTUAL DATE OF NC <= DATE OF NOTIFICATION
2. ACTUAL DATE OF NC <= DATE OF SPECIAL SLBC
3. ACTUAL DATE OF NC <= DATE OF SPECIAL DCC

Annexure III

NC Relief File Structure:

FILE HEADER MUST BE AS FOLLOWS

<table>
<thead>
<tr>
<th>FROM</th>
<th>TO</th>
<th>LENGTH</th>
<th>FIELD NAME</th>
<th>COMMENTS</th>
<th>EXAMPLE</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>2</td>
<td>2</td>
<td>PROJECT NAME</td>
<td>MUST BE ‘NC’</td>
<td>NC</td>
</tr>
<tr>
<td>4</td>
<td>4</td>
<td>1</td>
<td>FILE TYPE</td>
<td>MUST BE ‘R’</td>
<td>R</td>
</tr>
<tr>
<td>6</td>
<td>11</td>
<td>6</td>
<td>REPORTING MONTH</td>
<td>MUST BE ‘MMYYYY’</td>
<td>32017</td>
</tr>
<tr>
<td>13</td>
<td>15</td>
<td>3</td>
<td>BANK WORKING CODE</td>
<td>AS PER MOF STANDARDS</td>
<td>036</td>
</tr>
<tr>
<td>17</td>
<td>24</td>
<td>8</td>
<td>FILE SUBMISSION DATE</td>
<td>MUST BE ‘DDMMYYYY’</td>
<td>21032016</td>
</tr>
<tr>
<td>26</td>
<td>32</td>
<td>7</td>
<td>RECORD COUNTS</td>
<td>NUMBER OF ROWS PRESENT IN THE SUBMITTED FILE EXCLUDING HEADER</td>
<td>1234567</td>
</tr>
</tbody>
</table>

EXAMPLE OF HEADER: **NC:R:032016:036:21032016:1234567**;

OTHER FILE HEADER VALIDATIONS:

5. BANK WORKING CODE MUST BE AS PER MOF MASTER
6. COMPLETE HEADER LENGTH MUST BE 33
7. EVERY FIELD MUST BE SEPARATED BY ‘:’
8. MUST TERMINATE WITH ‘;’

FILE FORMAT MUST BE IN THE FOLLOWING FORMAT

<table>
<thead>
<tr>
<th>FROM</th>
<th>TO</th>
<th>LENGTH</th>
<th>FIELD NAME</th>
<th>COMMENTS</th>
<th>EXAMPLE</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>25</td>
<td>25</td>
<td>CUSTOMER ID</td>
<td>ONLY NUMERIC WITH LEFT PADDDING WITH ZERO</td>
<td>0000000001213456</td>
</tr>
<tr>
<td>26</td>
<td>50</td>
<td>25</td>
<td>ACCOUNT NUMBER</td>
<td></td>
<td>0000000001213499</td>
</tr>
<tr>
<td>51</td>
<td>60</td>
<td>10</td>
<td>SOL ID</td>
<td></td>
<td>0001213499</td>
</tr>
<tr>
<td>61</td>
<td>67</td>
<td>7</td>
<td>UNIFORM BRANCH CODE</td>
<td>7 DIGIT BSR UNIFORM BRANCH CODE (ONLY NUMERIC)</td>
<td>0312563</td>
</tr>
<tr>
<td>68</td>
<td>69</td>
<td>2</td>
<td>SECTOR CODE</td>
<td>2 DIGIT SECTOR CODE AS PER MASTER (MUST BE ‘01’ OR ‘02’ ONLY)</td>
<td>01</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>AMOUNT OUTSTANDING</td>
<td>MUST BE INTEGER WITH TWO DIGITS ON DECIMAL</td>
<td></td>
</tr>
<tr>
<td>---</td>
<td>---</td>
<td>---</td>
<td>---------------------</td>
<td>---------------------------------</td>
<td>---</td>
</tr>
<tr>
<td>70</td>
<td>84</td>
<td>15</td>
<td></td>
<td>0000000000123.00</td>
<td></td>
</tr>
<tr>
<td>85</td>
<td>99</td>
<td>15</td>
<td>SANCTION AMOUNT</td>
<td>0000000002123.00</td>
<td></td>
</tr>
<tr>
<td>100</td>
<td>10</td>
<td>7</td>
<td>SANCTION DATE</td>
<td>DATE MUST BE IN DDMMYYYY FORMAT</td>
<td>02122017</td>
</tr>
<tr>
<td>108</td>
<td>11</td>
<td>5</td>
<td>EXPIRY DATE / DUE DATE</td>
<td></td>
<td>30122017</td>
</tr>
<tr>
<td>116</td>
<td>12</td>
<td>0</td>
<td>RATE OF INTEREST</td>
<td>MUST BE INTEGER WITH TWO DIGITS ON DECIMAL</td>
<td>08.25</td>
</tr>
<tr>
<td>121</td>
<td>12</td>
<td>1</td>
<td>RELIEF MEASURE FLAG</td>
<td>R - RESTRUCTURING / F - FRESH LOAN / N - NO ACTION (ONLY R/F/N)</td>
<td>R</td>
</tr>
<tr>
<td>122</td>
<td>13</td>
<td>6</td>
<td>REVISED SANCTION AMOUNT</td>
<td>MUST BE INTEGER WITH TWO DIGITS ON DECIMAL</td>
<td>000000000123.00</td>
</tr>
<tr>
<td>137</td>
<td>14</td>
<td>4</td>
<td>REVISED SANCTION DATE (RESTRUCTURING DATE)</td>
<td>DATE MUST BE IN DDMMYYYY FORMAT</td>
<td>30122017</td>
</tr>
<tr>
<td>145</td>
<td>15</td>
<td>2</td>
<td>REVISED EXPIRY DATE / DUE DATE</td>
<td></td>
<td>30122017</td>
</tr>
<tr>
<td>153</td>
<td>15</td>
<td>7</td>
<td>REVISED RATE OF INTEREST</td>
<td>MUST BE INTEGER WITH TWO DIGITS ON DECIMAL</td>
<td>09.25</td>
</tr>
<tr>
<td>158</td>
<td>16</td>
<td>4</td>
<td>MORATORIUM PERIOD</td>
<td>ONLY NUMERIC</td>
<td>0365</td>
</tr>
<tr>
<td>162</td>
<td>16</td>
<td>5</td>
<td>TYPE OF NC</td>
<td>PREFIX MUST BE WITH 'NC'</td>
<td>NC02</td>
</tr>
<tr>
<td>166</td>
<td>17</td>
<td>3</td>
<td>DATE OF NOTIFICATION OF NC</td>
<td>DATE MUST BE IN DDMMYYYY FORMAT</td>
<td>30122017</td>
</tr>
<tr>
<td>174</td>
<td>17</td>
<td>4</td>
<td>ANNEWARI/PAISEWARI DECLARED</td>
<td>CROP LOSS % CODE [ 1 - 33% TO 50%; 2 - ABOVE 50% ]</td>
<td>1</td>
</tr>
</tbody>
</table>

OTHER DATA VALIDATIONS:

A. MASTER DATA VALIDATION:
1. CENSUS 2011 CODES AS PROVIDED BY FIDD FOR STATE, DISTRICT, TAHSIL, AND VILLAGE CODES.
2. MOF WILL BE USED AS A MASTER FOR UNIFORM BRANCH CODE (PART-I CODE).
3. TYPE OF NC AS PER ITS MASTER. IT WILL BE NULL IN CASE OF ‘NO ACTION’ (i.e. ‘RELIEF MEASURE FLAG’ = N)
4. SECTOR CODE AS PER ITS MASTER.

B. DATA LENGTH VALIDATION:
1. DATA LENGTH OF THE RECORDS MUST BE ‘174’ IN CASE OF RELIEF MEASURE FLAG ‘R’ AND ‘F’.
2. DATA LENGTH OF THE RECORDS MUST BE ‘121’ IN CASE OF RELIEF MEASURE FLAG ‘N’.

C. DATA INCONSISTENCY IN CASE OF "FRESH LOAN" AND "NO ACTION"
1. SANCTION DATE <= SANCTION DUE_DATE

D. DATA INCONSISTENCY IN CASE OF RESTRUCTURED LOAN
1. REVISED SANCTION DATE <= REVISED DUE DATE
2. REVISED SANCTION DUE DATE >= SANCTION DUE DATE
3. SANCTION DATE <= DUE DATE

E. DATA DUPLICATION
1. DATA FILE WILL BE TREATED AS INVALID IF CONTAINS DUPLICATE RECORDS.