



## **XBRL-Based Reporting System, Data Warehouse and Business Intelligence Tools**

The Bank of Mauritius (Bank hereafter) held a pre-bid meeting on 9 October 2013 in respect of the invitation for bids for the *XBRL-Based Reporting System, Data Warehouse and Business Intelligence Tools* project. The responses provided by the Bank to questions raised by prospective bidders are reproduced below. Where applicable, the relevant sections of the Request for Proposal (RFP) are indicated. The presentation made by the Bank during the pre-bid meeting is also annexed for information.

### **Part 1: Responses to written queries put up by prospective bidders**

	<b>Question</b>	<b>Bank's Response</b>
1	Is there any existing solution/process for uploading the data into data warehouse from XBRL or any other source? If yes, does it need to be replicated?	Presently, there is no such system in place at the Bank.
2	Has the Bank decided on the tools to be used for developing BI/DW solution? Is the Bank also looking for help in product selection?	The vendor has to suggest the most appropriate tool for BI/DW.
3	Does the Bank have any dedicated hardware for the reporting application? Does the Bank have any preference with regard to the technology to be used for the reporting application (as AML/CFT reporting may require some case and alert reporting, and writing back to the document)?	The Bank currently does not have any dedicated hardware for reporting application. The vendor has to suggest and quote for any hardware requirements.
4	Is Bank considering a workflow and case management solution with the regulatory reports of the reporting application?	The vendor has to propose the optimal solution.
5	Is there any existing name/address validation tool being used for Watch list filtering/reporting (WLF/ SAM) for OFAC and United Nations list? If no, would the Bank prefer the selected vendor to propose it?	The vendor has to propose the validation tool.

	Question	Bank's Response
6	In the RFP, it has been mentioned that data for the last 10 years need to be migrated. Please provide the size of the historical data that will need to be migrated to the new DW?	Bidders may refer to slides 6 to 18 of the presentation to make an estimate of the number of data elements. Overall, each bank, non-bank deposit taking institution and cash dealer have to submit around 3,400, 125 and 325 returns, respectively, in a year. Information on the number of licensees over the last ten years is provided in slide 19 of the presentation.
7	Please provide details on daily load. What is the data growth rate expected?	- Refer to slide 5 of the presentation.
8	What is the preferred load window and frequency (hourly/daily/weekly)?	Information has to be uploaded in real time.
9	It is assumed that the source of reporting will be the RDBMS, which is populated by the XBRL. Please confirm the information.	Yes, the source of reporting will be the RDBMS and the XBRL database.
10	How many tables/files etc. are to be considered as data sources for each business process area? E.g.: For one Business Process Area, there may be 25 tables, 10 flat file sources and 10 MQ series data loads.	The vendor has to propose the design of the optimal database structure.
11	How will change control be governed for this project? - Change Control Governance for small routine changes - Change Control Governance for potential large commercial changes	All changes shall be undertaken by the vendor during the maintenance period.
12	What is the Support Timing expected during Support Phase (8X5, 24X7 etc.)?	- The support timing will be 8 X 5.
13	Please provide the Bank's expectations on: 1. Severity of tickets & current SLA's, 2. Definition/Scope of support expected in each Level L1, L2, L3, L4.	The vendor has to propose its options and this aspect will be material during bid evaluation.
14	Please provide details of all in-flight projects/envisioned projects and enhancements, if any, along with technology details to identify the dependency for this project.	The project shall be a stand-alone system initially.

	Question	Bank's Response
15	Is the support team expected to provide performance tuning activities related to BI reporting/ETL jobs? How is performance tuning currently tracked?	- Yes, the support team shall provide performance tuning activities related to BI reporting/ETL jobs. - The vendor has to make suggestions for the new system.
16	What are the tools used for incident management, change management and release management? Please provide the details on the current practices followed for each of these processes.	The vendor has to make proposals in these areas.
17	- Please provide the split of trainings (class room, e-learning, etc.) expected in each of these categories. - Does the vendor need to provide training at different geographies? Does it entail multi-language skill? - What will be the exit criteria for the training?	- Training shall be classroom type and includes all relevant material/manuals. - The vendor has to provide the training in English at the Bank's headquarters in Port Louis. - Users will have to be assessed on their understanding of and ability to utilise the new system.
18	Please confirm whether the fall-back site will be active-passive or passive-active? [Reference - section 1.1(2)]	The main site and the fall-back site can either be active-passive or active-active.
19	Please provide the details of the existing ICT infrastructure at the Bank. [Reference - section 2.1(1)]	Details of the ICT infrastructure of the Bank are provided in slides 2 and 3 of the presentation.
20	- Please confirm whether the software [version control for the taxonomy] refers to the complete solution or something else. - In case it refers to complete solution, what is the expectation of the Bank on 'Version control of software'? Does the supplier need to setup 'software versioning and revision control system'? [Reference - section 2.1(6)]	- The software refers to the complete solution. - The Bank needs the revision control system as well as the source code. The version of the taxonomy is to be controlled as well.
21	What kind of disaster recovery plan the Bank is looking for? Is it far site or near site or both? [Reference - section 2.1(9)]	The Bank prefers to have both far-site and near-site disaster recovery plan.

	Question	Bank's Response
22	<p>- Please provide details on the requirement 'validated at various levels (within a section, and across sections)'.  - What types of validation are required other than XBRL 2.1 specifications?  - Are there any regulator specific validations at the Bank's site also in the vendor's scope?  <i>[Reference - section 2.3(2)]</i></p>	<p>- Validation shall be performed for sections within a template and across sections in the same template.  - The validation shall also be undertaken across specified time points.  - The Bank has established pre-determined parameters and selected data have to be checked against these parameters.</p>
23	<p>- Does the vendor need to extract the data from multiple tables and/or apply aggregations on the extracted data before sending them to the ARM module or there will be 1-to-1 mapping between the tables and the ARM reports?  - Approximately how many reports should there be in the ARM module?  <i>[Reference - section 2.5(1)]</i></p>	<p>- The vendor does not need to extract the data. However, the vendor has to prepare a database schema which will record transaction-wise data taking into account the requirements of the Bank.  - The ARM module shall consist of about 5 reports.</p>
24	<p>It is understood that reporting entities will upload the generated XBRL instance file from the Excel spreadsheet to the Bank's site. Can it be assumed that generating the returns and compliance reports implies generating the reports in various formats like pdf, html or this has different scope?  <i>[Reference - section 2.7(1)]</i></p>	<p>Yes, returns and reports shall be generated in various formats.</p>
25	<p>It is assumed that all reporting entities should have separate accounts and would be able download the taxonomy and upload their instance files using their respective accounts only. Does the Bank already have such secured website in place and the vendor just needs to host the taxonomy at the proper section or the vendor needs to build such portal having login, registration etc. facility?  <i>[Reference - section 2.2(3)]</i></p>	<p>The vendor has to provide the portal for the connectivity which will be hosted on Bank's server.</p>
26	<p>Please describe the scope of changes to the forms over the last ten years (in order to estimate the workload needed to develop historical version of XBRL taxonomies).  <i>[Reference - section 2(15)]</i></p>	<p>- The structure of the existing returns has not changed much in the last 10 years, though new returns have been added over the years.  - A new set of returns has been designed and the project will cater for that set. Roughly, around 35 per cent of data elements have been modified when comparing the current and the new set of returns.</p>

	Question	Bank's Response
27	The bidder will be responsible for accreditation of the taxonomies by the international competent authority, viz., XBRL International Inc. Does it refer to XBRL international acknowledgement and approval? [Reference - section 2(2)]	Yes, the vendor needs to have the taxonomies approved and shall follow all the norms established by XBRL International Inc.
28	Please provide the approximate number of data points/cells in the listed forms to assess their size. [Reference - section 2(1)]	Bidders can refer to slides 6 to 18 of the presentation to estimate the number of data elements. Details on the complexity of the returns and the samples provided in the presentation can be used for estimating the size of data elements.
29	Please estimate the scope of changes relating to information requirements within the 5-year maintenance period. [Reference - section 2(14)]	It is difficult to have an estimate at this stage. Roughly, the number of returns can rise by around 5 per cent and amendments to approximately 5 per cent of the returns may need to be undertaken annually.
30	Will the list of formulas and error messages be provided by the Bank? Is there any estimation for the number of formulas? [Reference - section 3(2)]	The successful vendor will be given the full set of returns containing all data elements and formulas. The onus will be on the vendor to group common data elements from various returns into a single XBRL template.
31	Who are the cash dealers? Please confirm if cash dealers are the same as mentioned in Introduction - "21 banks, 8 non-bank deposit taking institutions, 10 money changers and 6 foreign exchange dealers". In that case, they are entities outside BoM. Will they have access to BoM Reports? [Reference - section 1.1(2)]	Cash dealers comprise money changers and the foreign exchange dealers. There are 15 cash dealers in all, as one foreign exchange dealer surrendered its licence in September 2013. They are outside the Bank and will have access to the returns through the secured portal which the vendor has to develop.
32	Does the Bank have licences for any specific DW (Oracle, SQL server, etc.) or BI/OLAP tool (SSRS, SAP BO, OBIEE, etc.) that it would want to use to protect investment? If no, is tool evaluation part of the assignment or the bidder should suggest DW/BI tools in the proposal itself? Who will be procuring the licences for the BI tool? Will the Bank negotiate the costs with the vendor or should the licence cost be a part of the proposal? [Reference - section 2.6]	<ul style="list-style-type: none"> <li>- The vendor has to quote the cost for all licences and procure them during the implementation phase.</li> <li>- Tool evaluation is part of the assignment. The bidder should suggest the most appropriate DW/BI tools.</li> </ul>

	Question	Bank's Response
33	How many reports and dashboards are expected to be developed? How many KPIs will need to be reported? [Reference - section 2.8]	- Around 300 reports and 50 dashboards are expected to be developed by the vendor.
34	Are there any requirements for predictive analytics, what-if analysis, etc.? Or, is all reporting to be done post-facto with the data in the submissions only? [Reference - section 2.8(2)]	- Yes, predictive analysis is required, such as what-if etc. - Yes, reporting is expected to be done post-facto as well.
35	In what form is legacy data currently residing? Is it in database tables or flat files? In case it is in database tables, please mention the database details (Oracle / SQL) with version. [Reference - section 2.15(1)]	- Legacy data are mostly in Excel but a few are in PDF, Word and printed copies as well.

## Part 2: Responses to questions set by prospective bidders at the pre-bid meeting

	Question	Bank's Response
36	Can the Bank indicate the number of users for the various tools? This will help bidders to quote for the licences of the various tools.	The number of users of data supplied by licensees is currently around 75. This figure may rise over time.
37	Can the Bank confirm whether bidders need to design an acknowledgement system by both email and SMS?	The vendor has to develop an email acknowledgement system only.
38	How should the databases at the live and fall-back sites be synchronized?	There should be real-time replication of data from the live to the fall-back site.
39	The ARM is for the cash dealers only. What about the banks?	Banks will use the template-based system for the submission of their returns. However, the Bank will provide banks with guidelines so that they can implement an ADF (Automated Data Flow) system at a later stage to automate extraction of data from their core banking applications and transfer them to a central data repository.
40	Should the system be accessible through mobile devices?	The system shall be accessible via VPN.

	Question	Bank's Response
41	<p>This is a question concerning the eligibility criteria in case of a joint-venture between a local company and a foreign partner. Is it sufficient for the foreign company to provide the certificate concerning the implementation of an XBRL-based data reporting system, data warehouse and BI tool configuration?</p> <p>Can the local company then provide the necessary maintenance for the five years?</p>	<p>- Yes, it is sufficient for a foreign partner to demonstrate that it has been engaged with at least one major project on development and implementation of XBRL-based data reporting system, data warehouse and BI tool configuration.</p> <p>- Yes, the local company can then provide maintenance service for the five years as per the contractual conditions.</p>
42	<p>What kind of performance is the Bank expecting?</p>	<p>The submission of returns will not be a major issue because the number of returns is relatively small. However, the BI tools will query a large database and response time should be reasonable.</p>
43	<p>What are the bandwidth connecting banks to the Bank and the latter to the DR site?</p>	<p>From banks to the Bank: 8 Mbps (aggregated) From the Bank to the DR site: 20 Mbps uplink and 20 Mbps downlink</p>
44	<p>Can bidders provide different options and pricing models?</p>	<p>Section 3.4.5 (1) of the RFP states that “... <i>multiple proposals from a bidder will not be permissible</i>” which implies that a bidder cannot submit more than one bid proposal. However, given the size and complexity of the project, a bidder can quote for different IT options and their respective costs in a single bid proposal. A bidder cannot be involved in more than one partnership when bidding for the project.</p>
45	<p>Is it possible to have Bank's ICT policies?</p>	<p>This information may be shared after signature of the confidentiality statement by successful bidder.</p>
46	<p>What is the timeframe for completing the project?</p>	<p>The Bank has stated at paragraph 3.3 (10) of the RFP that the project should be implemented within 15 months after contract allocation, except if an alternate timeframe is mutually agreed between the successful bidder and the Bank.</p>
47	<p>When does the Bank expect to kick-off the project?</p>	<p>The Bank expects execution of the project to start early next year subject to the selection of a suitable vendor.</p>





Introductory Presentation

***Request for Proposal – XBRL-Based  
Reporting System, Data Warehouse and  
Business Intelligence Tools***

Pre-bid meeting

9 October 2013



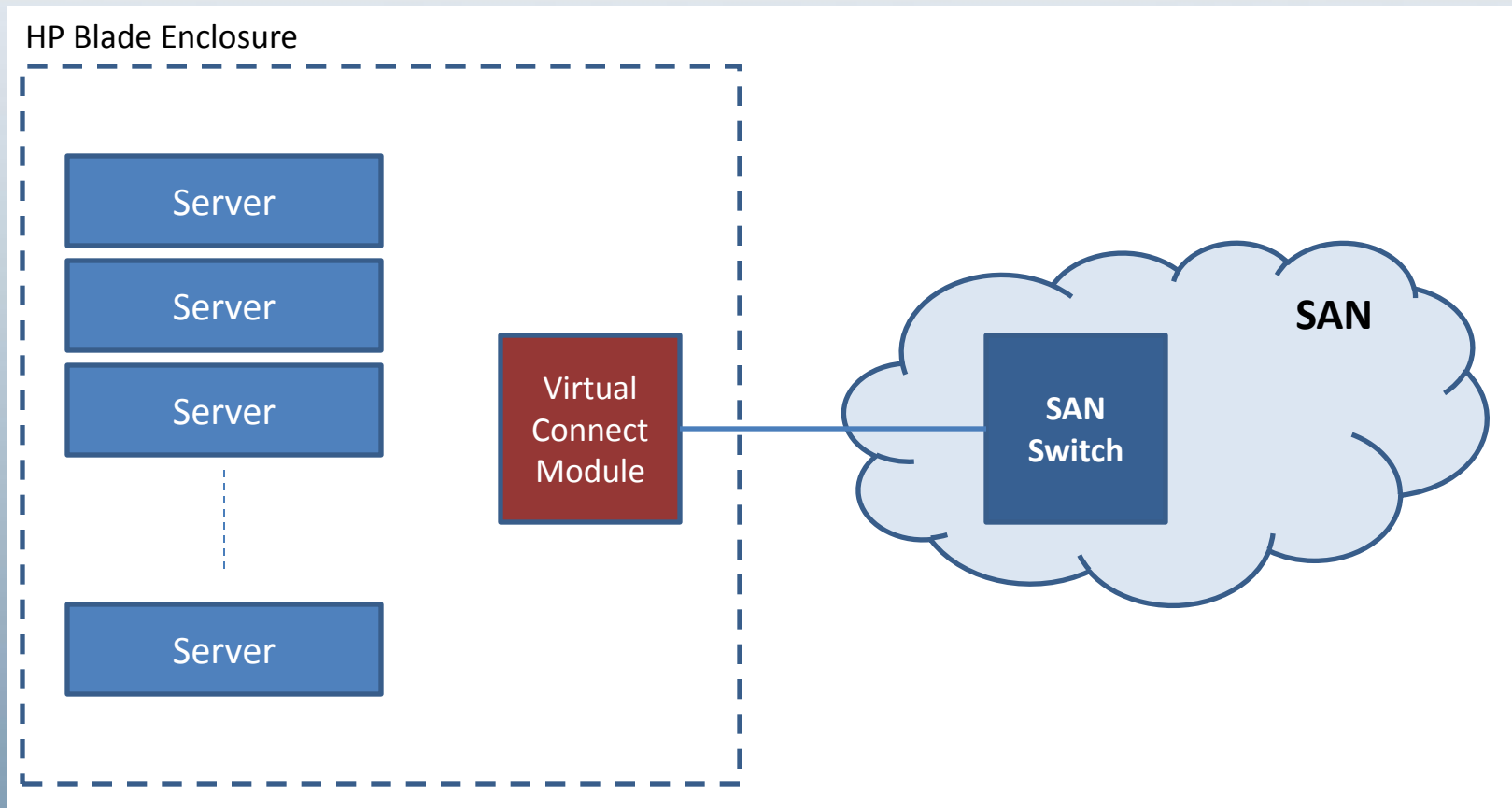
# Contents



- IT infrastructure of the Bank of Mauritius (BoM)
- Metrics on Set of Reports (returns) submitted periodically by financial institutions

# IT Infrastructure

## Blade SAN Configuration with Virtual Connect





# IT Infrastructure

## Blade SAN Configuration with Virtual Connect

- Blade
  - HP Blade Proliant c7000 Quad Core Duo (8 Processors)
- SAN
  - Fiber Channel and FATA
- Virtualisation
  - Vmware 5 Thin Client



# IT Infrastructure

## Network connectivity to other institutions

- BoM Secured Wireless Network
  - Connecting 17 banks
- SHDSL Network
  - Connecting other financial institutions



# Set of Returns

## Frequencies of Returns

Frequency	Number of Returns (including annexes)		
	Bank	NBDTIs <sup>1</sup>	Money Changer/ Forex Dealer
	<i>21 entities<sup>2</sup></i>	<i>8 entities<sup>2</sup></i>	<i>15 entities<sup>2</sup></i>
Twice daily	1	-	-
Daily	5	-	-
Weekly	-	1	6
Fortnightly	1	-	-
Monthly	21	1	1
Quarterly	35	10	1
Half yearly	3	-	-
Yearly	1	1	1
Ad hoc	1	-	-
<b>Total</b>	<b>68</b>	<b>13</b>	<b>9</b>

<sup>1</sup> : Non-bank deposit taking institutions.

<sup>2</sup> : Number of entities licensed by the Bank under each category as at the end of September 2013.



# Set of Returns

- Complexity of Returns - Banks

Easy	24
Medium	20
Hard	24
<b>Total</b>	<b>68</b>

- *That is, there are roughly 1/3 Easy, 1/3 Medium, 1/3 Hard*

- For non-bank deposits taking financial institutions and cash dealers, the share of Easy, Medium and Hard in the set of returns is roughly the same as for banks.



# Set of Returns

## “Easy” Returns – Sample 1 (1/2)

<u>SCHEDULES SUPPORTING PROFIT AND LOSS ACCOUNTS</u>					24 a
<u>QUARTER ENDED .....</u>					
<u>S 1</u>	<u>Interest Income</u>	Segment A	Segment B	TOTAL	
-		Rs'000	Rs'000	Rs'000	
-	Cash and cash equivalents				
-	Derivative assets held for risk management				
-	Loans and advances to banks				
-	Loans and advances to customers				
-	Investment securities				
-	Finance Leases				
-	Other				
-	Total interest income				
<u>S 2</u>	<u>Interest expense</u>	Segment A	Segment B	TOTAL	
-		Rs'000	Rs'000	Rs'000	
-	Derivative liabilities held for risk management				
-	Deposits from banks				
-	Deposits from customers				
-	Debt securities issued				
-	Other borrowed funds				
-	Subordinated liabilities				
-	Other				
-	Total interest expense				
<u>S 3</u>	<u>Fee and Commission Income</u>	Segment A	Segment B	TOTAL	
-		Rs'000	Rs'000	Rs'000	





# Set of Returns

## “Easy” Returns – Sample 1 (2/2)

<u>S 8</u>	<u>Other operating income</u>	Segment A	Segment B	TOTAL
-	-	Rs'000	Rs'000	Rs'000
	Gain on sale of available-for-sale securities:			
	Government Bonds / Treasury Bills / Treasury Notes			
	Bank of Mauritius Bills			
	Securities of Government bodies			
	Equity shares of companies			
	Other			
	Foreign exchange gain			
	Rental income			
	Other			
<u>S 9</u>	<u>Net impairment loss on financial assets Note</u>	Segment A	Segment B	TOTAL
-	-	Rs'000	Rs'000	Rs'000
	Loans and advances to banks			
	Loans and advances to customers			
	Investment securities			
<u>S 10</u>	<u>Personnel expenses</u>	Segment A	Segment B	TOTAL
-	-	Rs'000	Rs'000	Rs'000
	Wages and salaries			
	Other personnel expenses			



# Set of Returns

## “Easy” Returns – Sample 2

STATEMENT OF MATURITY PATTERN OF FOREIGN CURRENCY DEPOSITS					
Duration	USD EQUIVALENT OF DEPOSITS DENOMINATED IN FOREIGN CURRENCIES				
	US Dollars	Pound Sterling	Euro	South African Rand	Other
1. TRANSFERABLE					
2. SAVINGS <sup>2</sup>					
3. TIME					
Call					
7 Days' Notice					
Exceeding 7 Days and Up to 1 Month					
Exceeding 1 Month and Up to 3 Months					
Exceeding 3 Months and Up to 6 Months					
Exceeding 6 Months and Up to 9 Months					
Exceeding 9 Months and Up to 12 Months					
Exceeding 12 Months and Up to 18 Months					
Exceeding 18 Months and Up to 24 Months					
Exceeding 24 Months and Up to 36 Months					
Exceeding 36 Months and Up to 48 Months					
Exceeding 48 Months and Up to 60 Months					
Exceeding 60 Months					
TOTAL					



# Set of Returns

## “Medium” Returns – Sample 1 (1/2)

1				<b>3</b>
2	<b>Statement of Liabilities and Assets - Segmental Reporting</b>			
3	<b>As at end of Month :</b>			
4	Figures rounded to the nearest Rupee (or US dollar for banks that deal exclusively in Segment B activity)			
5				
6	<b>Liabilities</b>	<b>Segment A</b>	<b>Segment B</b>	<b>Total</b>
7				
8	<b>1. Capital</b>			
9	(i) Assigned / Stated Capital			
10	(ii) Share Premium Account			
11				
12	<b>2. Reserves &amp; Surplus</b>			
13	(i) Statutory Reserves			
14	(ii) Capital Reserves			
15	(a) Property Revaluation Surplus			
16	(b) Surplus on Realisation of Assets			
17	(c) Other ( <i>Please Specify</i> )			
18	(iii) General Reserves			
19	(iv) Other Reserves			
20	(a) Contingency Reserves			
21	(b) Other ( <i>Please Specify</i> )			
22	(v) Retained Earnings <sup>1</sup>			
23				



# Set of Returns

## “Medium” Returns – Sample 1 (2/2)

279	(iii) Non Banking Assets			
280	<i>of which: Assets acquired under Section 30(6) of Banking Act 2004</i>			
281	(iv) Interest Accrued on Investments <sup>6</sup>			
282	(v) Other Accrued Interest Receivable <sup>7</sup>			
283	(vi) Preliminary & Pre-Operational Expenses			
284	(vii) Interbranch Adjustment (net)			
285	(viii) Others ( <i>Please specify</i> )			
286				
287	<b>15. Total Assets</b>			
288				
289	16. Acceptances on Account of Customers			
290	17. Documentary Credits			
291	18. Guarantees, Endorsements, etc on Account of Customers			
292	19. Outward Bills Held for Collection			
293	20. Spot Foreign Exchange Purchased			
294	21. Foreign Exchange Contracts *			
295	22. Equity Contracts *			
296	23. Interest Rate Contracts *			
297				
298				





# Set of Returns

## “Hard” Returns – Sample 1 (1/3)

4 Statement of Sectorwise Credit: Arrears and Impaired as at .....				No of days in arrears									
5		Amount Outstanding Loans and Advances /Finance Lease (Capital element)	Accrued interest receivable	Total Amount Outstanding Loans and Advances /Finance Lease	1-90 days			91-180 days					
6		SECTORS			Amount in arrears - Capital + interest <sup>1</sup>	Amount classified as Impaired <sup>2</sup>	Specific Provisions <sup>3</sup>	Amount in arrears - Capital + interest <sup>1</sup>	Amount classified as Impaired <sup>2</sup>	Specific Provisions <sup>3</sup>			
7					A	B	A + B	1	2	3	4	5	6
8					Rs 'mn	Rs 'mn	Rs 'mn	Rs'mn	Rs'mn	Rs'mn	Rs'mn	Rs'mn	Rs'mn
9													
10	<b>A</b>	<b>Agriculture, forestry and fishing</b>											
11	<b>B</b>	<b>Mining and quarrying</b>											
12	<b>C</b>	<b>Manufacturing</b>											
13	<b>D</b>	<b>Electricity, gas, steam and air conditioning supply</b>											
14	<b>E</b>	<b>Water supply; sewerage, waste management and remediation activities</b>											
15	<b>F</b>	<b>Construction</b>											
16	<b>G</b>	<b>Wholesale and retail trade and repair of motor vehicles and motorcycles</b>											
17	<b>H</b>	<b>Transportation and storage</b>											
18	<b>I</b>	<b>Accommodation and food service activities</b>											

# Set of Returns

## “Hard” Returns – Sample 1 (2/3)

4 Statement of Sectorwise Credit: Arrears and Impaired as at .....															
		181-360 days			>360 days			Accounts Impaired for other Reasons *							
		A													
		mo													
		unt													
		Ou													
5															
6		SECTORS	Amount in arrears - Capital + interest <sup>1</sup>	Amount classified as Impaired <sup>2</sup>	Specific Provisions <sup>3</sup>	Amount in arrears - Capital + interest <sup>1</sup>	Amount classified as Impaired <sup>2</sup>	Specific Provisions <sup>3</sup>	Amount classified as Impaired <sup>2</sup>	Specific Provisions <sup>3</sup>	Total Amount in arrears - Capital + interest	Total Amount classified as Impaired	Total Specific Provisions	Total Portfolio Provisions <sup>4</sup>	Bad Debts written off
7		A	7	8	9	10	11	12	13	14	(1+4+7+10)	(2+5+8+11+13)	(3+6+9+12+14)		
8		Rs 'm	Rs'mn	Rs'mn	Rs'mn	Rs'mn	Rs'mn	Rs'mn	Rs'mn	Rs'mn	Rs'mn	Rs'mn	Rs'mn	Rs'mn	Rs'mn
9															
10		<b>A</b>	<b>Agriculture, forestry and fishing</b>												
11		<b>B</b>	<b>Mining and quarrying</b>												
12		<b>C</b>	<b>Manufacturing</b>												
13		<b>D</b>	<b>Electricity, gas, steam and air conditioning supply</b>												
14		<b>E</b>	<b>Water supply; sewerage, waste management and remediation activities</b>												
15		<b>F</b>	<b>Construction</b>												
16		<b>G</b>	<b>Wholesale and retail trade and repair of motor vehicles and motorcycles</b>												
17		<b>H</b>	<b>Transportation and storage</b>												
18		<b>I</b>	<b>Accommodation and food service activities</b>												





# Set of Returns

## “Hard” Returns – Sample 1 (3/3)

19	J	Information and communication										
20	K	Financial and insurance activities										
21	L	Real estate activities										
22	M	Professional, scientific and technical activities										
23	N	Administrative and support service activities										
24	P	Education										
25	Q	Human health and social work activities										
26	R	Arts, entertainment and recreation										
27	S	Other service activities										
28		TOTAL										
29												
30		Memorandum item:										
31		Credit cards										
32												



# Set of Returns

## “Hard” Returns – Sample 2 (1/3)

2	<b>Sectorwise Distribution of Credit to the Private Sector*</b>											
3	<b>As at End of Month:</b>											
4	Figures rounded to the nearest Rupee or US dollar											
6	Sectors	Overdrafts	Loans	Finance Lease	Local Bills Purchased & Discounted	Bills Receivable	Financing in Foreign Currencies in Mauritius	Investments in Corporate shares	Investments in Fixed Dated securities	Investments in debenture: Others	Total	Non-Fund Based Facilities
10	<b>Agriculture &amp; Fishing</b>											
11	- of which											
12	Mauritius Sugar Syndicate											
13	Sugar Industry - Estates											
14	Sugar Industry - Others											
15	Agricultural Development Certificate Holders											
16	Sugarcane Planters											
17	Other Plantation											
18	Animal Breeding											
19	Fishing											
20	Bio-Culture(hydroponic cultivations, aquaculture,etc)											
21	Other											
23	<b>Manufacturing</b>											
24	- of which											
25	Export Enterprise Certificate Holders											
26	Export Service Certificate Holders											

# Set of Returns



## “Hard” Returns – Sample 2 (2/3)

6	Sectors	Overdrafts	Loans	Finance Lease	Local Bills Purchased & Discounted	Bills Receivable	Financing in Foreign Currencies in Mauritius	Investments in shares and debentures: Corporate shares	Fixed Dated securities	Others	Total	Non-Fund Based Facilities
81	Promoters											
82	Buyers											
83												
84	<b>Real Estate Scheme</b>											
85	- of which											
86	Promoters											
87	Buyers											
88												
89	<b>Traders</b>											
90	- of which											
91	Wholesalers											
92	Retailers - Hypermarkets											
93	Retailers - Supermarkets											
94	Retailers - Shops & Snacks											



# Set of Returns

## “Hard” Returns – Sample 2 (3/3)

6	Sectors	Overdrafts	Loans	Finance Lease	Local Bills Purchased & Discounted	Bills Receivable	Financing in Foreign Currencies in Mauritius	Investments in shares and debentures: Corporate shares	Fixed Dated securities	Others	Total	Non-Fund Based Facilities
147	Credit Card Advances											
148												
149	<b>Professional<sup>2</sup></b>											
150	- of which											
151	Credit Card Advances											
152												
153	<b>Education</b>											
154												
155	<b>Media, Entertainment and Recreational Activities</b>											
156												
157	<b>Other</b>											
158												
159	<b>Total</b>											



# Legacy Data

Year	Banks	NBDTIs	Money Changers & Forex Dealers
2004	20	14	9
2005	20	14	9
2006	19	13	8
2007	19	13	8
2008	19	13	7
2009	18	13	17
2010	19	11	19
2011	20	11	17
2012	20	8	16
2013	21	8	16

Currently,

- there are around 3,400 returns submitted by each bank in a year;
- each NBDTI has to submit around 125 returns in a year; and
- each cash dealer (money changer and foreign exchange dealer) has to submit around 325 returns in a year, as they have to submit around 6 weekly returns.