

HANDBOOK OF INSTRUCTIONS

BASIC STATISTICAL RETURNS 1 AND 2



**SIXTH EDITION
MARCH 2002**

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F O R E W O R D

The Basic Statistical Returns (BSR) System introduced in December 1972 has been in force for almost three decades. The improvements in the system are effected from time to time. To provide guidance for filling in the BSR-1 and 2 returns, the Reserve Bank brought out the first Handbook of Instructions in September 1972. Consequent upon the improvements in the BSR system, the Handbook was revised in January 1978, January 1984, January 1990, and March 1996. Following the recent developments in banking scenario and to have uniform coding system for occupation/activity classification in line with National Industrial Classification NIC-1998, it is felt necessary to introduce a few revisions with effect from March 2002 survey. The present edition, sixth in the line, provides for these amendments in the system. As suggested by the Government of India to adopt a uniform classification system in order to keep the data comparable, nationally as well as internationally, the Reserve Bank of India had appointed an Informal Group on Coding System for Banking Statistics to look into the feasibility and adaptability of NIC-1998 for BSR and similar information systems in the banks. The new activity coding system in BSR is based on the recommendations of the Informal Group. The revision also aims at bringing about improvement in the quality of data reported by the banks. The periodicity of BSR survey will remain yearly as hitherto and reference date of BSR-1 and BSR-2 will continue to be 31st March so as to coincide with the accounting year of the banks. However, in order to get more exhaustive and useful information, it has been decided to collect certain additional information through BSR-1 and BSR-2. The salient features of the present edition are outlined below:

2. An important revision in BSR-1 Part A return is the introduction of the new activity classification system recommended by the Informal Group of Coding System for Banking Statistics (2001). This system is on the lines of the National Industrial Classification (NIC) -1998. The revised system is a 5-digit coding system where the first 3 digits are similar to NIC group except for a few special cases and the other 2 digits represent subgroups, freely coded as per requirements of banking statistics. Some new 'type of account' codes and 'organisation' codes have also been added.

3. Changes have been made in the method of classification of advances to tea processing and blending units as well as cotton ginning, cleaning and bailing under Agriculture and Industry, following the National Industrial Classification-1998. Under the new procedure, advances to tea plantations having their own processing units are classified under Agriculture and advances to tea processing units that do not have their own tea gardens have been shown under Industry. Also, advances for cotton ginning, cleaning and bailing should be classified under Agriculture instead of Industry. Since 'Industry status' has been conferred to the film industry, the loans given for motion pictures/video production and distribution under Recreational, Cultural and Sporting activities are considered as other industries.

4. BSR 1 Part-B return has also been revised. In view of the change in the occupation/activity coding system of BSR-1A, new codes have been introduced in BSR-1B too. The collection of information on interest rate (maximum and minimum), first introduced in March 1999 survey, has been discontinued. The BSR-1B return will have two separate credit limit size groups, i.e. 'Upto Rs. 25,000' and 'Over Rs. 25,000 and upto Rs. 2 lakhs', making it now uniform for all commercial banks including regional rural banks.

5. BSR-2 return has been revised to include data on size-wise classification of term deposits. Size-wise categories have been introduced in Part-IV of this return. The formats of all 4 parts have also been made uniform. The total inter-bank deposits are required to be given only in Part-I of the return and no detailed information is to be given in other parts. The class intervals of 'period of maturity' in Part-II of the BSR-2 return have also been modified as per the classes of term deposits prevailing in the banking industry.

6. The revised Handbook contains detailed instructions for filling in BSR-1 and BSR-2 returns along with the list of revised codes to be used for classification of borrowal accounts. A relationship table between BSR-1A and BSR-1B occupation codes is also provided for easier compilation. This revised scheme will be effective from March 2002 round of survey. In order to facilitate the bank staff to report the data in BSR-1 correctly, some examples illustrating the method of classification of credit limit and outstanding credit in BSR-1 are also given in this Handbook. In addition to BSR-1 and BSR-2, particulars regarding other Basic Statistical Returns required to be submitted to the Reserve Bank of India have been indicated in the Annexure to this Handbook.

7. The BSR survey results are important from the view point of policy formulation and research. As such, timely submission of these returns is absolutely necessary to release the results of the surveys in time. While it is visible that the banks have improved quality and timeliness of BSR system over the years, further improvements could be made if the banks make use of their valuable BSR data as part of their MIS and analysis. It is hoped that the banks would strengthen the BSR system in full measure.

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Banking Statistics

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FORMS : BSR-1A, BSR-1B and BSR-2

FORMS