

I. Basic Statistical Return (BSR) 1 (Part A and Part B)

Introduction

This return (BSR-1) relates to bank credit. Each branch/office of a bank is required to submit this return to the Reserve bank of India as on 31st March every year. In case the 31st March is a holiday, the figures should relate to the immediate preceding working day.

2. The bank credit required to be reported in this return comprises the following items:
- (a) loans, cash credits and overdrafts,
 - (b) inland bills purchased and discounted,
 - (c) foreign bills purchased and discounted.

The above items reported in BSR-1 should take account of

- (a) Dues from banks which represent loans and advances granted to banks (including participations without risk sharing),
- (b) Bills rediscounted with the Reserve Bank of India, Industrial Development Bank of India and other financial institutions,
- (c) Advances extended through Credit Cards,
- (d) Bad debts (not written-off) and protested bills,
- (e) Inter-bank participation with risk sharing

- ? Participating bank: should not report the participated amount in BSR-1 return,

- ? Issuing bank: Branches should report the full credit limit and amount outstanding without adjusting for the participated amount.

Money at call and short notice should not be included.

3. The credit reported in BSR-1 return should comprise (i) credit including 'dues from banks' within the meaning of fortnightly return under Section 42(2) of the Reserve Bank of India Act, 1934 and (ii) bills rediscounted with the Reserve Bank of India, Industrial Development Bank of India and other financial institutions.

4. The BSR-1 has two parts, Part A of the return (BSR-1A) relates to accounts with individual credit limits of over Rs.2,00,000. Particulars in respect of each of these accounts must be given separately. In BSR-1A, the particulars of the account *viz.*, name of the party, account number given for identification by the lending bank office, district and population group code of the place of utilisation of credit, type of account, organisation, occupation, nature of the borrowal account, asset classification of the borrowal account, rate of interest, credit limit and amount outstanding are to be recorded separately for each account with credit limit of over Rs. 2,00,000.

In Part B of the BSR-1 return (BSR-1B), account-wise information is not required. It calls for consolidated information on the occupation-wise totals of accounts with individual credit limits of Rs.2,00,000 and less. The information needs to be given separately for loans with individual credit limit of Rs. 25,000 or less and above Rs. 25,000 to Rs. 2,00,000.

The cut-off point of Rs.2,00,000 for each individual account should relate to the credit limit in force as on the date of the return and not the amount outstanding in the account. In case no specific credit limit is sanctioned, the amount outstanding itself may be treated as the credit limit. Both credit limit and amount outstanding should be reported in thousands of rupees.

It may be noted that reporting under BSR-1 (Part A and Part B) is to be done account-wise and not party-wise. The size of the credit limit of each account is the factor for deciding whether it is to be individually reported in BSR-1A or consolidated with other accounts of the same occupational category in BSR-1 B. Therefore, each account falls either in BSR-1A or in BSR-1B and should not be reported in both the parts BSR-1A and BSR-1B.

For example, if a party has some accounts with individual credit limits of over Rs.2,00,000 each of these accounts should be listed separately in BSR-1A. If a party has other accounts with individual limits of Rs.2,00,000 and less, such accounts should be consolidated occupation-wise and reported in BSR-1B. However, under no circumstances should an account with credit limit of over Rs.2,00,000 be included in Part B.

5. For the convenience to report BSR-1 returns by the branches/offices of banks, all the individual accounts, which are required to be reported under BSR-1 (A or B), may be assigned with the occupation code (5-digit) and nature of borrowal account code in the ledger. In respect of small borrowal accounts having credit limit below Rs. 2,00,000, which are required to be reported in BSR-1B, the relevant BSR-1B occupation codes may also be given as provided in the relationship table contained in the Handbook.

For reporting under BSR-1B, the accounts could be summarised constituted according to BSR-1B occupation codes.

6. The particulars of each borrowal account in BSR-1A regarding district and population group of the place of utilisation of credit, type of account, organisation, occupation, nature of borrowal account and asset classification of borrowal account are to be reported in codes. Complete lists of revised codes to be used are given in this Handbook. The code lists should be studied exhaustively before allotting the appropriate code for each entry against each account.

7. It should be ensured that all figures in the return are reported correctly and legibly. Overwriting of figures should be avoided. At the aggregate level, figures may be compared with the figures of the previous year. This may help us in detecting any erroneous reporting. Only one code/figure should be recorded in a column against each account. Branch officials responsible for submitting the return should study these instructions carefully and check the return before its despatch to the Head/Zonal/Regional Office, who in turn should send the branch wise BSR-1 returns to the Department of Statistical Analysis and Computer Services of the Reserve Bank.

8. The Department of Statistical Analysis and Computer Services (DESACS) has three Regional Offices at Delhi, Kolkata and Chennai and these offices are under the charge of Directors. The addresses of these three Regional Offices and the Central Office at Mumbai along with the lists of the States/Union Territories falling under their respective regions are given overleaf. These offices monitor the receipt and scrutiny of BSR- returns of the banks whose Head Offices are located in the respective regions. Accordingly, Banks should forward the return/tape dump, etc. in respect of all their branches to the Regional Offices of DESACS under whose jurisdiction their Head office is located.

Central Office Regional Office	Address	States/Union Territories
Central Office	The Director, Department of Statistical Analysis & Computer Services, Banking Statistics Division, Reserve Bank of India, C/9, Bandra-Kurla Complex, P.B. No. 8128, Bandra (E), Mumbai 400 051.	Gujarat, Madhya Pradesh, Chhattisgarh, Maharashtra, Goa, Dadra & Nagar Haveli and Daman & Diu.
Delhi Regional Office	The Director, Department of Statistical Analysis & Computer Services, Delhi Regional Office, Reserve Bank of India, 6, Sansad Marg, New Delhi 110 001.	Haryana, Himachal Pradesh, Jammu & Kashmir, Punjab, Uttar Pradesh, Uttaranchal, Rajasthan, Chandigarh and Delhi.
Kolkata Regional Office	The Director, Department of Statistical Analysis & Computer Services, Kolkata Regional Office, Reserve Bank of India, 15, Netaji Subhash Road, P.B. No.552, Kolkata 700 001	West Bengal, Bihar, Jharkhand, Orissa, Assam, Manipur, Meghalaya, Nagaland, Sikkim, Tripura, Arunachal Pradesh, Mizoram and Andaman & Nicobar Islands.
Chennai Regional Office	The Director, Department of Statistical Analysis and Computer Services, Chennai Regional Office, Reserve Bank of India, 3rd Floor, Fort Glacis, Rajaji Salai, Chennai 600 001.	Tamil Nadu, Andhra Pradesh, Kerala, Karnataka, Pondicherry and Lakshadweep.

9. The branches/offices of banks submitting the data in the form of filled-in returns should prepare the return in triplicate. They may retain one copy for office record and forward the other two copies of the completed BSR-1 return - Part A and Part B together to its Regional/ Zonal/Head Office, who in turn, should forward the original copy of the return within two months from the reference date of the survey to the Director, Central/Regional Office, DESACS, RBI, under whose jurisdiction their Head Office is located.

10. While forwarding the data, banks should give the following particulars in their forwarding letter :

- i) Period of data :
- ii) Type of data (BSR-1A/1B/2) :
- iii) Lot number :
- iv) Total number of branches of the bank
(including administrative offices) :
- v) Total number of branches to report credit data
(BSR-1A or 1B) :
- vi) Total number of branches to report deposit data
(BSR-2 Part I to IV) :
- vii) Total Deposits of the bank :
- viii) Total Credit of the bank :
- ix) Number of branches covered in the Lot :
- x) Total Deposits/Credit of reporting branches
covered in the Lot :
- xi) Total staff of the bank (in case of BSR-2 Return) :
- xii) Total Staff of the bank of reporting branches
covered in the lot (in case of BSR-2 Return) :

11. Banks should submit two separate lists of branches giving Part-I codes and branch names, which have 'Nil' credit (iv- v) and 'Nil' deposits (iv - vi) respectively.

12. While submitting the last lot the banks should mention that they have submitted 100 per cent of data.

Submission of Data on Magnetic Media

Banks submitting data on magnetic media may devise their own system of collecting information from their branches/offices. Before submitting the data they should get the sample print out of data blocks verified from the respective Regional Offices of DESACS. The edited data on magnetic media may be forwarded to the Director, Banking Statistics Division, Department of Statistical Analysis and Computer Services, Reserve Bank of India, Bandra-Kurla Complex, Bandra (East), Mumbai 400 051 at the earliest and not later than **4 months** from the reference date, under advice to the Regional Office concerned. As far as possible, entire data for a period covering all the branches/offices should be submitted in one lot. In case of any genuine difficulty in receiving data from all the offices, the data should be forwarded in maximum two lots; the first lot should cover not less than 80 per cent of the number of branches including the major branches in terms of credit and deposits; and the second lot within one month covering all the remaining branches of the bank.

While forwarding the data tapes, banks should adhere to the following :

1. The following media may be used for submission of data:
 - a) Digital Audio Tape (DAT) - 2GB, 90 meter
 - b) Compact Disk (CD)
 - c) Floppy - 3.5" i.e. 1.44 MB floppy.
2. Data should be copied in ASCII mode.
3. In case of DAT block size should be a multiple of record size.
4. Layout of BSR-1A, BSR-1B and BSR-2 returns should be checked.
5. DAT can be DOS-formatted or UNIX-formatted. If DAT is used in Unix Operating System, then either 'dd' or 'tar' command should be used. 'cpio' command should be avoided. The exact command used should be mentioned in the forwarding letter.
6. If floppy or CD is used, then it should be DOS-formatted and should not be UNIX-formatted. If data is copied on compressed form, the name of the software should be mentioned.
7. Media should be preferably new, not re-used many times, so as to avoid I/O error.
8. Before sending the media to Reserve Bank of India, banks should test the readability of the media by copying the data on one/two systems.
9. In case amended data of few branches are re-submitted, that should be submitted as a separate file and should not be clubbed with data of other branches. This should be clearly mentioned in the covering letter.

Banks should also ensure that the following particulars are given on the physical label of each media in addition to details, as described above, given in their forwarding letter :

1. Name of the bank :
2. Physical identification of the Media (Serial No.) :
3. Recording mode : ASCII
4. Period of data :
5. Type of data (BSR-1A/1B/2) :

6. Lot number :
7. Number of data block :
8. Number of branches covered in the Lot :

In the case of multiple files, items 5 to 8 should be provided separately for each file.
Any further clarification may be obtained from the Director, Banking Statistics Division,
Department of Statistical Analysis and Computer Services, Reserve Bank of India,
Bandra-Kurla Complex, Bandra (East), Mumbai 400 051.