

V. BSR-1 - Part B (BSR-1B)

In BSR-1B return, information in respect of accounts with credit limits of Rs.2,00,000 and less is to be furnished in a consolidated form. These accounts are to be further classified into two credit limit size-groups viz. 'Rs.25,000 and less' and 'Over Rs.25,000 and upto Rs. 2 lakh'.

2. Accounts have to be grouped according to the occupational categories specified in the format. The number of accounts, credit limits and amounts outstanding have to be totalled up for each of these occupational categories and entered in the relevant columns separately for the two credit limit size-groups.

3. To facilitate the preparation of this return especially in manual environment, it is suggested that each branch/office may maintain a work-book with adequate number of pages for each of the occupational categories. On each page, columns may be provided for noting down the credit limit and the amount outstanding, asset classification of the borrowal account and gender classification of the borrower. Separate pages or columns may be provided for the two credit limit size-groups.

4. Accounts with credit limits of Rs.2,00,000 and less may be picked out from the ledgers/ registers. In the case of term loans, the credit limit should be taken as the *operative limit* (i.e. the credit limit sanctioned minus principal repaid). Where no specific credit limit is sanctioned, the amount outstanding should be treated as the credit limit. The figures of credit limit and amount outstanding for each account may be entered in the page allotted to the particular occupation under the relevant columns. For each occupation, totals of the number of accounts entered, credit limit and amount outstanding can then be derived.

5. Asset classification of borrowal accounts reported in BSR-1B should be consolidated for all occupation categories and recorded against item codes 81 to 84, separately for each size-group, viz. 'Rs. 25,000 and less' and 'Over Rs. 25,000 and upto Rs. 2 lakh'.

6. Information on Gender classification in respect of borrowal accounts of Individuals reported in BSR-1B should be consolidated against item codes 86 and 87, separately for each size-group.

Instructions for filling in BSR-1B

1. Cut-off point for reporting in Part B:

Accounts with credit limits of Rs.2,00,000 and less only are to be reported in a consolidated form in Part B.

2. Item Code (Column 1):

The Item Code numbers in the format of BSR-1B for classifying various occupational categories have been allotted 2-digit codes. For all the individual accounts which are required to be reported under BSR-1 (A or B), the occupation code (5-digit) and nature of borrowal account code may be given 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 1B codes may also be given based on the relationship table provided in this Handbook and then summarise for 1B occupation codes for reporting under BSR-1B.

3. Occupation (Column 2):

No figures should be recorded against group/sub-group heads. In order to ensure this, crosses have been printed in the format in the relevant places.

4. Number of Accounts (Column 3):

It should be ensured that the total number of accounts in each occupation group is correctly indicated. This column should not be left blank.

5. Credit Limit (Column 4):

The total credit limit for each occupation is to be given in thousands of rupees. Decimal point should be avoided while reporting the credit limit.

6. Amount Outstanding (Column 5):

The total amount outstanding for each occupation is to be reported in thousands of rupees. In respect of accounts with credit balance, the amount outstanding may be reported as zero.

7. BSR-1B Totals (Code 80):

It should be ensured that the totals of each column are recorded against code 80. The totals should be taken after excluding figures against code no. 19 and 20, as these are included under the respective occupations recorded against item codes 16 to 18 and 21 to 39.

8. Asset classification of accounts under BSR-1B

Under this block (codes 81 to 85), assets classification of accounts reported in BSR-1B are to be given. The total of all assets i.e. item code 85, should exactly tally with the total given against item code 80.

9. Gender classification of accounts under BSR-1B

Under this block (codes 86 to 88), accounts of 'individuals' each with credit limit of Rs.2,00,000 and less are to be classified according to 'Male' and 'Female'. In case of joint accounts the gender of the first account holder will be deciding factor for classifying

the accounts. The total of individual borrowal accounts i.e. item code 88, should not exceed the total given against item code 80.

10. Summary of BSR-1

Under this block (codes 91 to 99), summary of accounts reported in BSR-1A and BSR-1B should be reported. Ensure that the grand total of amount outstanding recorded against item code 90 tallies with the total outstanding credit of the branch. Total amount outstanding of Bank credit in India excluding inter-bank advances as reported under Form A return of Section 42 (2), as on the last Friday of March of the survey year should also be reported.