

VIII. Guidelines/Instructions for Filling in The BSR-2

1. **Reference Date:** The date to which the return relates should be mentioned in the space provided.
2. **Name and Address :** Name of the branch/office and its full address should be indicated clearly.
3. **Uniform Branch Code:** Uniform branch code consists of two parts viz., Part I and Part II and these should be indicated side by side. Each branch is requested to use rubber stamp giving Part I and Part II codes on all the pages of the Return, in order to avoid any illegibility in the reporting of uniform branch code.
4. **Legibility :** The original copy of the return should be sent to the Reserve Bank of India. In case, despatch of duplicate copy becomes unavoidable, ensure that all the figures and words are clear and legible and that no part of the return is omitted or mutilated and no figure is overwritten.
5. **Employment details:** All permanent and temporary full-time staff on the rolls of the branch/office as on the date of the return including those who are on leave should be reported. This should relate to the actual strength of the branch and not the sanctioned strength. Part-time and casual employees are to be excluded. Category-wise number of **female** employees should be reported against item code **101**. Ensure that only one figure is reported against each category.

6.(A)Part I - Classification of deposits according to type

- (1) Inter-bank deposits should be shown separately in box (item 801) part I of the return.
- (2) The scope of deposits reported in this part of the return should be same as deposits reported in the fortnightly return submitted under section 42(2) of the Reserve Bank of India Act, 1934. Interest accrued and payable on deposits should be treated as 'Other liabilities' and should not be included in BSR-2 (for detailed definition of deposits, please refer to Reserve Bank of India directive DBOD No.Dir.BC.08/13.03.00/2001-2002 dated August 11, 2001 on Interest Rates on Rupee Deposits held in Domestic, Ordinary NonResident (NRO), Non-Resident Special Rupee (NRSR) and Non-Resident (External) (NRE) Accounts and other related matters and subsequent amendments made from time to time through directives issued by Reserve Bank of India).
- (3) Savings deposit shall mean a form of demand deposit which is a deposit account whether designated as "Savings Account", "Savings Bank Account", "Savings Deposit Account" or other account by whatever name called which is subject to the restrictions as to the number of withdrawals as also the amounts of withdrawals permitted by the bank under their savings account rules during any specified period and would include special savings deposits.

(4) Term deposit shall mean a deposit received by the bank for a fixed period and which is withdrawable only after the expiry of the said fixed period. At present the term deposits are deposits with a fixed maturity of not less than 15 days (7 days in the case of term deposits of Rs. 15 lakh) or subject to notice of not less than 15 days. They would also include (a) deposits including inter-bank deposits payable after 14 days' notice, (b) cash certificates (c) cumulative, recurring, annuity or reinvestment deposits, (d) Kuri and chit deposits (e) certificates of deposits, (f) non-resident deposits in the nature of term deposits, and (g) any other special deposits in the nature of term deposits. Interest accrued and payable on these deposits should be treated as 'Other liabilities' and should NOT, therefore, be included in this part of the return.

(5) Current Account shall mean a form of demand deposit wherefrom withdrawals are allowed any number of times depending upon the balance in the account or upto a particular agreed amount and shall also be deemed to include other deposit accounts which are neither Savings Deposit nor Term Deposit. At present the Current accounts comprise (a) deposits subject to withdrawal on demand (other than savings deposits) or with a maturity period of less than 15 days (7 days in the case of term deposits of Rs. 15 lakh and above), or on notice of less than 15 days, (b) call deposits withdrawable not later than 15 days, (c) unclaimed deposits, (d) overdue fixed deposits, (e) credit balance in cash credit and overdraft accounts and (f) contingency unadjusted accounts if in the nature of deposits. It must be noted that deposits from *banks, UTI, LIC, etc. at call or short notice not exceeding 14 days are to be treated as borrowings and should not be included in this return.* However, inter-bank deposits in current accounts should be included.

(6) Staff security deposits, margin deposits and staff provident fund deposits should be classified under current or fixed deposits depending upon payment of interest on such deposits.

(7) The number of accounts should be given in absolute figures while the amount of deposits should be rounded-off to the nearest thousand without decimal points.

(8) Where there is no figure to report, 'dash' (-) entry should be made in the relevant column.

(9) Individuals under columns 2 and 3 in Part I include Hindu Undivided Families. The data on categories such as Non-resident individuals, Farmers, Businessmen, Traders, Professionals and Self-employed persons, Wage and salary earners, etc. should be reported under this category. In case of **joint accounts** under individual, the gender of the first account holder will be the deciding factor for classifying the account under 'Female' category.

(B) Part II - Classification of Term Deposits according to Maturity

(1) In Part II, outstanding amounts of term deposits are to be classified according to the

original period of maturity for which deposits have been placed with the branch by depositors and outstanding as on the reference date of the survey.

(2) Individuals under Columns 2 and 3 of Part II include Hindu Undivided Families. The data on categories such as Non-resident individuals, Farmers, Businessmen, Traders, Professionals and Self-employed persons, Wage and salary earners, etc. should be reported under this category.

(3) **Inter-consistency of data reported in Part I and Part II:** The total number of accounts/amounts against code 400 in Part II under different columns should agree with those given against code 203 in Part I under the similar columns.

(C) Part III -Classification of Term Deposits according to Interest Rate Range

(1) In Part III, outstanding amounts of term deposits are to be classified according to interest rate for which deposits have been placed with the branch by depositors and outstanding as on the reference period. These deposits are required to be grouped under the different interest rate ranges.

(2) Individuals under Columns 2 and 3 of Part III include Hindu Undivided Families. The data on categories such as Non-resident individuals, Farmers, Businessmen, Traders, Professionals and Self-employed persons, Wage and salary earners, etc. should be reported under this category.

(3) **Inter-consistency of data reported in Part I and Part III:** The total number of accounts/amounts against code 500 in Part III under different columns should agree with those given against code 203 in Part I under the similar columns.

(D) Part IV - Classification of Term Deposits according to Size of Deposits

(1) In Part IV, outstanding amounts of term deposits are to be classified according to size of deposits which have been placed with the branch by depositors and outstanding as on the reference period. These deposits are required to be grouped under the different sizes as per original deposit amount.

(2) Individuals under Columns 2 and 3 of Part IV include Hindu Undivided Families. The data on categories such as Non-resident individuals, Farmers, Businessmen, Traders, Professionals and Self-employed persons, Wage and salary earners, etc. should be reported under this category.

(3) **Inter-consistency of data reported in Part I and Part IV:** The total number of accounts/amounts against code 600 in Part IV under different columns should agree with those given against code 203 in Part I under the similar columns.