

## IX. Illustrative Examples for BSR-1A and BSR-1B

The detailed instructions given in this handbook should be read carefully before filling in the BSR 1 return. The instructions will also have to be referred to from time to time whenever doubts arise about coding of any particular aspect of an account. To help branches in the actual task of filling in the various columns of the return, a few illustrative examples of a fictitious branch, worked out according to the instructions are given below:

Bank : Standard Bank

Branch : Bandra (East), Mumbai 400 051

The details of a few of the accounts of this branch are given in the following pages. For the sake of clarity, the accounts have been listed party-wise, although in practice, the various types of loans sanctioned to the same party may appear in different ledgers.

In these examples, numbers have been given to the accounts on the assumption that separate ledgers are maintained for each type of account (as they are maintained in many banks) with serial numbers for the accounts in each category. Thus, we have :

	<b>Type of Account</b>	<b>Code</b>	
i)	Cash Credits (CC)	10	- 24 Illustrative Examples
ii)	Overdrafts (OD)	20	- 11 Illustrative Examples.
iii)	Demand Loans (DL)	30	- 11 Illustrative Examples.
iv)	Credit Cards (CRC)	31	- 2 Illustrative Examples
v)	Medium-term Loans (MT)	41	- 10 Illustrative Examples
vi)	Long-term Loans (LT)	42	- 26 Illustrative Examples
vii)	Packing Credits (PC)	50	- 5 Illustrative Examples
ix)	Export Bills Purchased (EBP)	61	- 2 Illustrative Examples
ix)	Export Bills Discounted (EBD)	62	- 1 Illustrative Example
x)	Export Bills Advanced (EBA)	62	- 1 Illustrative Example
xi)	Advance against Export Cash Incentive and Duty Drawback Claims (CIDD)	64	- 1 Illustrative Example
xii)	Inland Bills Purchased (IBP)	71	- 6 Illustrative Examples
xiii)	Inland Bills Discounted (IBD)	72	- 2 Illustrative Examples
xiv)	Advance against Import Bills (IB)	80	- 1 Illustrative Example
xv)	Foreign currency cheques/TCs/ DDs/TTs (EB)/MT purchased	90	- 1 Illustrative Example

This system has been adopted purely for illustrative purpose and it is not necessary that the same method has to be followed by every branch. As already indicated in the instructions, any convenient method and order of numbering accounts may be followed.

Sr. Name of the Party No. and particulars		Account No.	Details of Account	Whether SSI or not (Yes/No)	Credit Limit (Rs.)	Rate of Interest (%)
(1)	(2)	(3)	(4)	(5)	(6)	(7)
1	Mahalaxmi Cotton Mills Ltd. Head Office at Mumbai and Mills at Solapur, Public Limited Company in the private sector	CC1 DL11 CC2 IBD1 IBP1	Cash Credit against pledge Demand Loan Cash credit component of the working capital Inland Documentary Demand Bills discounted Third Party Cheque purchased	No No No No No	8,00,000 7,00,00,000 2,50,00,000 10,00,000 30,000	13.50 14.50 14.50 – –
2	Vijaydurg Freezing & Scanning Company (Pvt) Ltd. Head Office in Mumbai and Factory at Vijayadurg. Private Limited Company in the private sector; engaged in fish freezing and canning	LT1 PC1 EBP1 OD1 EBD1	Term Loan purchased of freezing plant Packing Credit Export Bills Purchased Clean Overdraft Export Bills Discounted	No No No No No	1,95,000 2,00,000 6,00,000 18,000 4,00,000	15.00 15.50 – 16.00 –
3	Maharashtra State Electricity Board, Mumbai, Quasi-Govt.	LT2	Term Loan for energisation of pumpsets. (Originally sanctioned Rs.50 lakhs, Rs.15 lakhs repaid)	No	35,00,000	12.00
4	Hindustan Electricals Ltd., Factory located at Jabalpur, Central Govt. undertaking; manufactures of transformers, etc.	CC3 CC32 IB1	Interim Cash Credit to be converted into a term loan Cash Credit against hypothecation Advance against Import Bills	No No No	25,00,000 5,20,000 2,00,000	15.00 15.00 –

Sr. No.	Name of the Party and particulars	Account No.	Details of Account	Whether SSI or not (Yes/No)	Credit Limit (Rs.)	Rate of Interest (%)
(1)	(2)	(3)	(4)	(5)	(6)	(7)
5	State Co-op. Marketing Federation, Mumbai. A Co-op. Institution engaged in procurement & distribution of agricultural products, fertilizers, etc.	CC4 IBP2	Cash Credit given for distribution of Inland Bills ] fertilisers Purchased	No No	2,50,000 10,00,000	14.5
6	Premier Plastics, factory in Mumbai. A partnership concern with investment in Plant & machinery of plastic articles	LT 3 CC6 IBP 3	Term Loan for acquisition of machinery Cash Credit Inland Bills purchased	Yes Yes Yes	2,50,000 1,75,000 2,50,000	14.0 14.5
7	Shri V P Palak, Nasik, an individual cultivating sugarcane and manufacturing Khandsari/ Gur.	MT 1 DL1 CC13	Term Loan for digging well and installation of pumpset. Crop Loan for cultivation of sugarcane (payments due since last four quarters) Cash Credit for crushing of sugarcane and manufacture of Khandsari/ Gur.	No No Yes	17,000 38,000 45,000	14.5 12.5 16.0
8	Mohak Mills Ltd., Mumbai. Public Limited Company in the private sector, managed by the State Government (sick cotton textile mill).	CC9 IBD2	Cash Credit against indigenous cotton Inland Bills discounted	No No	10,00,000 30,00,000	15.0
9	Hotel Raj Ltd., five star hotel in Mumbai, Public Limited Company in the private sector.	LT7 IBP4	Term Loan Third Party cheque purchased	No No	4,00,000 58,000	15.0

Sr. No.	Name of the Party and particulars	Account No.	Details of Account	Whether SSI or not (Yes/No)	Credit Limit (Rs.)	Rate of Interest (%)
(1)	(2)	(3)	(4)	(5)	(6)	(7)
10	Edward Nelson & Co, Mumbai, A partnership firm engaged in export of tea and spices.	PC2 EBA1 OD6	Packing Credit Export Bills Advanced Clean Overdraft	No No No	2,00,000 20,00,000 35,000	13.5 14.0 14.0
11	Sukanya Theatre, Mumbai, A partnership concern.	LT8 OD7	Term Loan Overdraft	No No	5,50,000 19,000	14.0 13.5
12	Shri S. Shraavan, Mumbai, self-employed individual engaged in leather tanning.	MT3	Instalment Credit (originally sanctioned Rs.6,000, repaid Rs.500)	No	5,500	14.0
13	Kum. J.M. Bhado, Mumbai, Individual flower vendor.	DL2	Demand Loan	No	1,195 Manager's discretion	4.0
14	Kamat & Sons, Mumbai, building contractors, A partnership concern.	OD4	Temporary overdraft.	No	42,000	16.0
15	Datye Services, Mumbai, A partnership concern engaged in data processing services.	LT4	Term Loan	No	50,000	15.0
16	Smt. M.V. Aghan, Mumbai, Company executive.	MT4	Credit for the purchase of motor cycle, Repayable in 30 monthly instalments (Originally sanctioned Rs.15,000, repaid Rs.1,000)	No	14,000	14.0

<b>Sr. No.</b>	<b>Name of the Party and particulars</b>	<b>Account No.</b>	<b>Details of Account</b>	<b>Whether SSI or not (Yes/No)</b>	<b>Credit Limit (Rs.)</b>	<b>Rate of Interest (%)</b>
(1)	(2)	(3)	(4)	(5)	(6)	(7)
17	Dr.(Smt.)C.R. Phantom, Mumbai, Dentist,.	LT5	Term Loan for purchase of equipment.	No	35,000	14.0
18	Malad Bank Ltd, Mumbai, Commercial Bank in private sector.	DL4	Demand Loan	No	3,00,000	15.0
19	Shri V B Methi, Mumbai, Student.	MT6	Term Loan for pursuing higher education abroad.	No	30,000	14.0
20	Shri A.K.Accha, Mumbai, Self-employed individual making clay dolls.	MT5	Term Loan	No	5,000	13.0
21	Maharashtra Gramin Bank Ltd., Thane, Regional Rural Bank.	DL5	Demand Loan	No	50,000	14.0
22	M/s. Subtronics, Mumbai, Proprietary concern with investment of Rs.10 lakhs in plant and machinery, manufacturers of switches, etc.	LT10	Term Loan	Yes	20,000	14.0
23	Arvind Electronics Ltd., Mumbai, Private Limited Company, manufacturing electronic articles.	OD9 LT11	Overdraft Term Loan	No No	80,000 4,00,000	16.0 15.0
24	Bharat Flour Mills, Mumbai, Partnership concern.	CC15	Cash Credit	No	10,000	16.0

<b>Sr. No.</b>	<b>Name of the Party and particulars</b>	<b>Account No.</b>	<b>Details of Account</b>	<b>Whether SSI or not (Yes/No)</b>	<b>Credit Limit (Rs.)</b>	<b>Ra (Interests) (%)</b>
(1)	(2)	(3)	(4)	(5)	(6)	(7)
25	J.K. Printer, Mumbai, Partnership concern with investment of Rs. 20 lakhs in plant and machinery.	MT7	Term Loan	Yes	17,000	15.0
26	Sahara & Co., Mumbai, Proprietary concern dealing in wholesale trade.	CC17	Cash Credit, NPA over 18 months	No	9,000	16.5
27	Shri Krisi Deal, Mumbai, A retail dealer in agricultural implements.	CC18	Cash Credit.	No	20,000	14.5
28	Smt. A.K. Chicken, Mumbai, Poultry farmer.	DL7	Short-term Loan	No	15,000	4.0
29	Shri I.M. Fisherman, Versova, Mumbai. Fisherman.	DL8	Short-term Loan	No	10,000	4.0
30	Shri Automan, Mumbai, Auto-rickshaw operator.	DL9	Demand Loan	No	5,000	4.0
31	Giant National Ltd., Mumbai, Public Limited Company in private sector having diversified fields of production.	CC14	Cash Credit for the Engineering Division, located in Kottayam, Kerala manufacturing machinery for food & beverages.	No	1,00,00,000	15.0
		LT12	Term Loan for purchase of machineries for Paints Division in Mumbai.	No	75,00,000	14.0

Sr. No.	Name of the Party and particulars	Account No.	Details of Account	Whether SSI or not (Yes/No)	Credit Limit (Rs.)	Rate of Interest (%)
(1)	(2)	(3)	(4)	(5)	(6)	(7)
		PC4	Packing Credit for the Cotton Textiles Division, Factory located in Coimbatore.	No	40,00,000	15.5
32	M M T C Limited, Central Government undertaking engaged in exports and imports.	CC19 PC5	Cash Credit Packing Credit	No No	3,50,00,000 2,00,00,000	14.0 13.5
33	Shri Home A. Lone, Mumbai, An individual.	LT13 CRC1	Housing Loan Credit Card	No No	1,00,000 3,00,000	12.0 33.0
34	Aparna Co.op. Housing Society Ltd., Mumbai, Co-operative Housing Society of the employees of the Standard Bank Ltd.	LT18	Housing Loan	No	6,27,450	4.0
35	Maharashtra State Housing Board, Mumbai, State sponsored institution.	LT15	Term Loan for financing a housing project - sanctioned Rs. 5 crore; disbursed Rs. 1 crore.	No	5,00,00,000	13.0
36	Brihanmumbai Municipal Corporation, Mumbai.	LT16	Term Loan for construction of roads	No	15,00,000	12.0
37	Maharashtra Tubewell & Minor Irrigation Corporation, Mumbai, State Government undertaking.	DL10	Working funds for the activities of the Corporation.	No	3,50,000	14.0

<b>Sr. No.</b>	<b>Name of the Party and particulars</b>	<b>Account No.</b>	<b>Details of Account</b>	<b>Whether SSI or not (Yes/No)</b>	<b>Credit Limit (Rs.)</b>	<b>Ra (Inter) (%)</b>
(1)	(2)	(3)	(4)	(5)	(6)	(7)
38	Maharashtra State Road Transport Corporation, Mumbai, State Government undertaking.	LT17	Term Loan for augmenting the bus fleet.	No	10,00,000	14.5
39	Shri T.R. Kissan, Raigad, Farmer cultivating rice.	LT14 CRC2	Term Loan for purchase of tractor. Kissan Credit Card	No No	60,000 50,000	12.0 18.0
40	Tea Farms Limited, Head Office in Mumbai, tea gardens and own processing unit at Darjeeling, Private Limited Company engaged in cultivation and processing of tea.	CC21	Cash Credit for cultivation and processing of tea.	No	25,00,000	15.0
41	Can-Can Tea Limited, Private Limited Company having tea estates at Nilgiris engaged in producing raw tea only.	CC22 LT19	Cash Credit for cultivation Term Loan for development of gardens	No No	3,00,000 12,00,000	14.0 15.0
42	Mr. Diago Maradona, as American resident	TC1	Cash Credit encashment of traveller's cheques by a foreign visitor, A temporary advance to a foreign bank having no branch in India.	No	3,00,000	12.0
43	Steel India Ltd. Factory located at Akola, Head Office at Mumbai, A joint Sector Company	CC24 OD8 LT20 CIDD1	Cash Credit Overdraft Term Loan Advance against duty draw back scheme	No No No No	2,00,000 15,00,000 25,00,000 25,00,000	15.0 15.0 15.0 15.0



<b>Sr. No.</b>	<b>Name of the Party and particulars</b>	<b>Account No.</b>	<b>Details of Account</b>	<b>Whether SSI or not (Yes/No)</b>	<b>Credit Limit (Rs.)</b>	<b>Rate of Interest (%)</b>
(1)	(2)	(3)	(4)	(5)	(6)	(7)
44	M/s Shamji Vellji, Mumbai, Dealers in general merchandise	CC25	Cash Credit against pledge of goods	No	24,000	15.0
		IBP5	Bills purchased facility against book debts	No	15,000	
45	M/s Shamiji Vellji Mumbai Authorised ration shop No.3753	CC26	Cash Credit	No	20,000	15.0
46	Janata Consumer Co-operative Stores Ltd. Mumbai dealing in general merchandise	CC28	Cash Credit - hypothecation of goods	No	20,000	15.0
		LT22	Term Loan for purchase of delivery van (Hyp.)	No	90,000	15.0
		IBP6	Bills purchased facility against book debts	No	10,000	
47	Janata Consumer Co-operative Stores Ltd., Mumbai - Authorised ration shop No.3888	CC29	Cash Credit	No	15,000	15.0
48	M/s P.S. Packaging Pvt.Ltd., Mumbai, Manufacturing paper boxes	MT10	Term Loan	Yes	2,00,000	13.5
		OD12	Overdraft	Yes	24,000	14.5
49	Rudanti Brick Makers, Kalyan, Self-employed activity coming under artisans/craftsmen	DL12	Demand Loan	No	50,000	12.5
50	Manda Hastakala Udyog, Mumbai	CC31	Cash Credit	No	15,000	12.5

(1)	(2)	(3)	(4)	(Yes/No)	(5)	(6)	(%)
51	M/s Dainik Publishing Co., Mumbai Publishers of a daily newspaper.	LT23 OD13	Term Loan Overdraft	No No	1,00,000 50,000	14.0 16.0	
52	Shri Social Shyam, Mumbai loan for social ceremony	OD14	Overdraft	No	20,000	14.0	
53	Vohra Mech. & Co. Shirdi - Shri S. Vohra, an individual engaged in repair work such as repairs of electrical and diesel machinery	OD15 MT11	Overdraft Term Lan	Yes Yes	14,000 35,000	16.0 15.0	
54	Shri Lothar M.K., Mumbai, loan for housing purpose at Mumbai	LT24	Term Loan	No	1,00,000	14.5	
55	Shilpa Beauty and Health Centre Malad, Mumbai, Ms Shilpa an individual starting a beauty parlour	CC32	Cash Credit	No	20,000	15.0	
56	M/s. Kumar Ads., Mumbai, An advertising agency.	DL13	Demand Loan	No	40,000	15.0	
57	M/s ASNA Exporters - exporters of brass, silver and other metal ornaments, pots and idols, etc.	CC33 EBP2	Cash Credit against hypothecation of stock Export Bills Purchased	No No	50,000 20,000	15.0 16.0	
58	M/s. Shainu Enterprises, Nasik Manufacturers of washing machines	LT26 CC34 OD17	Term Loan Cash Credit Overdraft	No No No	10,00,000 1,00,000 10,000	15.0 15.0 16.0	

<b>Sr. No.</b>	<b>Name of the Party and particulars</b>	<b>Account No.</b>	<b>Details of Account</b>	<b>Whether SSI or not (Yes/No)</b>	<b>Credit Limit (Rs.)</b>	<b>Ra Inter (%</b>
(1)	(2)	(3)	(4)	(5)	(6)	(7)
59	Shaadi Jewellers, Mumbai	PC6	Packing Credit for export of precious stone jewellery	No	1,50,000	11.5
60	Shri L.T. Lone, Thane	LT27	Long-term Loan for housing under NHB Scheme	No	90,000	12.5
61	Bhima Pipes and Cement Produces Ltd., Kopargaon, Dist. Ahmednagar.	MT12	Advance against hypothecation of stock of pipes and cement sheets etc. at Kopargaon	Yes	1,40,000	14.0
62	Sahyadri Cold-Storage House, Bhayander, Dist. Thane.	LT29	Long-term Loan for installation of chilling plant	No	75,000	14.0
63	Smt. James Bond, Mumbai Staff	LT30	Term Loan for purchase of TV, Washing machine, household articles, etc.	No	16,000	10.0
64	Smt. Mandrake, Mumbai	MT13	Term loan for marriage of daughter against FDR	No	60,000	16.0

The accounts with the following account numbers (given party wise) in the illustrative examples, will have to be listed individually in Part A (i.e. BSR-1A), as each of them has a limit of over Rs.2 Lakh

Party 1 - CC1, DL11, CC2 and IBD1

Party 2 - EBP1 and EBD1

Party 3 - LT2

Party 4 - CC3 and CC32

Party 5 - Both CC4 & IBP2

Party 6 - LT3 and IBP3

Party 7 - None (All accounts will come under BSR-1B)

Party 8 - Both CC9 and IBD2

Party 9 - Only LT7

Party 10 - Only EBA1

Party 11 - Only LT8

Party 12

To -] None (All accounts will come under BSR-1B)

Party 17

Party 18 - DL4

Party 19

To -] None (All accounts will come under BSR-1B)

Party 22

Party 23 - Only LT11

Party 24

To -] None (All accounts will come under BSR-1B)

Party 30

Party 31 - All CC14, LT12 and PC4

Party 32 - Both CC19 and PC5

Party 33 - Only CRC1

Party 34 - LT18

Party 35 - LT15

Party 36 - LT16

Party 37 - DL10

Party 38 - LT17

Party 39 - None (Both the accounts will come under BSR-1B)

Party 40 - The only account CC21

Party 41 - Both CC22 and LT19

Party 42 - None (The account will come under BSR-1B)

Party 43 - OD8, LT20 and CIDD1

Party 44

To -] None (All accounts will come under BSR-1B)

Party 57

Party 58 - Only LT26

Party 59

To - ] None (All accounts will come under BSR-1B)

Party 64

The Method of reporting account in Part A is explained below along with party wise description of classification of accounts in BSR1 Part A and Part B (Block-1 of credit limit of upto Rs. 25,000 and Block-2 of credit limit of above Rs. 25,000 to Rs. 2 lakh.)

#### **Party 1 - Mahalaxmi Cotton Mills Ltd.**

Account number CC1, DL11, CC2 and IBD1 are to be included in BSR-1A as the credit limits of each account is above Rs. 2 lakh. Please note that the account number IBP1 (the cheque purchased account) will come under Part B - under the Block-2 of credit limit of above Rs. 25,000 to Rs. 2 lakh since the credit limit is Rs 30,000 which is more than 25,000 but not above Rs. 2 lakh. This account will be consolidated with the similar accounts under BSR-1B code 21 'Cotton Textile'.

For all the accounts to be listed under Part A the

- ? *District code for utilisation of credit* will be 610 that is of Solapur as all the loans are utilised for the mill, which is located in urban area of Solapur (though the borrowing by the Head Office of the company took place in Mumbai).
- ? *Population group code for utilisation of credit* will be 3 (urban).
- ? *Organisation code* is 32 as the company is in the private sector and not managed by Government.
- ? The *Activity/Occupation code* has to be found under manufacture of Textiles and hence the appropriate code would be 17101- cotton textile.
- ? The *nature of borrowal account code* (to be recorded in column 8) is 3 as the company is not a small-scale industry.

- ? The *type of account code* would vary in accordance with the nature of account. Please note that though there are two separate cash credit accounts sanctioned to this party (one against pledge and the other as a cash credit component of working capital against hypothecation). Both accounts are given the same code '10' as the difference between the two is in the nature of the security. Information on security need not be furnished in this return.
- ? Since the borrowal accounts of the party are in order, the *asset classification code* for all the accounts will be 1.

### **Party 2-Vijaydurg Freezing and Canning Company (Pvt.) Ltd.**

Two of the five accounts viz. EBP1 & EBD1 of this party have to be listed in Part A. Other three accounts viz. LT1, PC1 & OD1 has a credit limit of Rs. 2 lakh or less and hence would be consolidated with similar accounts and reported in Part B under block-2 and block-1 respectively under BSR-1B code 18 'Other food manufacturing and processing'.

For the accounts to be listed under Part A the

- ? *District code for utilisation of credit* will be 607 as the borrowings are utilised by the factory at Vijaydurg (rural area) in the Sindhudurg district, the district code of Sindhudurg is 607.
- ? *Population group code for utilisation of credit* will be 1 (rural).
- ? *Organisation code* is 32 as this is a limited company in the private sector.
- ? *The Activity/Occupation code*: As the unit is engaged in freezing and canning of fish, the appropriate occupation code 15102 - Fish processing, canning, freezing and preservation.
- ? *The nature of borrowal account code* (to be recorded in column 8) is 3 as the company is not a small-scale industry.
- ? *The type of account code* would vary in accordance with the nature of account.
- ? Since the borrowal accounts of the party are in order, the *asset classification code* for all the accounts will be 1.

### **Party 3 - Maharashtra State Electricity Board**

- ? Since energisation of pumpsets is a programme carried out in several districts, the district code in this case cannot be precise. In such cases, if it is not possible to identify the district where major portion is utilised, the district code of the centre where the account is operated is to be used. Hence the *district code for utilisation of credit* is 600 (Mumbai) and the appropriate *population group code* is 4.
- ? As a quasi-government body, the *type of organisation code* would be 14.

- ? The *occupation code* has to be found under Division 40 : Electricity, Gas, Steam and hot water supply. The appropriate code is 40102-Energisation of pumpsets/wells.
- ? Since it is not a small-scale industry, the *nature of borrowal account code* would be 3.
- ? The original *credit limit* of the long term loan was Rs. 50 lakhs. Since Rs.15 lakhs have been repaid, the operative limit is Rs. 35 lakhs, which is the figure to be recorded in the column for credit limit.
- ? Because of the satisfactory status of the account, the appropriate *asset classification code* is 1.

#### **Party 4 - Hindustan Electricals Ltd.**

Two of the three accounts viz. CC3 & CC32 of this party have to be listed in Part A. The account IB1 would be consolidated with similar accounts and reported in Part B block-2 under BSR-1B code 36 'Electrical machinery and goods'. For the accounts to be listed under Part A the appropriate *activity/occupation code* would be 31101 'Manufacture of electric motors, generators and transformers' under 'Division 31: Manufacture of electrical machinery' other codes to be furnished are decided as under:

- ? As the factory is in Jabalpur (urban area), the appropriate *district code for utilisation of credit* is 710 and *population group code for utilisation of credit* is 3.
- ? Being a Central Government undertaking, the *type of organisation code* is 11.
- ? *Type of Account code for account CC3*: Please note that though the interim cash credit is entered in the cash credit ledgers (and given the account number CC3), it has to be treated as a term-loan as the same is to be converted into a long term-loan in due course. The appropriate *type of account code* is 42. For the other account CC32 it will be usual code for cash credit i.e. 10.
- ? The nature of borrowal account code is 3 and the asset classification code of the account is 1 for all the accounts.

#### **Party 5 - State Co-operative Marketing Federation**

Both the account CC4 & IBP2 of this party have to be listed in Part A. The 'Distribution of fertilizer' comes under BSR-1A occupation code 51403. Other codes to be furnished are decided as under:

- ? As in the case of the Electricity Board account, it is not possible to be precise about the district of utilisation of the loan since distribution of fertilizers (the purpose for which the loan is taken) will be done in a number of districts, therefore, we can treat place of sanction of credit as place of utilisation in such cases. Hence, the appropriate *district code of utilisation of credit* to be used is that of Mumbai (600), where the account is operated. The *population group code of utilisation of credit* will be 4.

- ? The appropriate *organisation code* is that of Co-operative Sector 20, since this is a co-operative institution.
- ? The appropriate *occupation code* will be under Wholesale Trade. The appropriate code is 51403 - Fertilizers (including advances granted for distribution of fertilizers) and the nature of borrowal account is 3.
- ? Against this account (IBP2), the amount outstanding is nil. Care should be taken to indicate this with a dash ‘\_’ under the *amount outstanding*.
- ? The cash credit account CC4 is in credit balance to the extent of Rs. 86,946.87. Under the column amount outstanding, a **dash ‘\_’ should be indicated and the credit balance of Rs. 86,946.87 should not be entered [Do not enter the amount as -87 in the amount outstanding (in thousands of Rupees) column]**. Also the letters ‘CR’ will have to be entered in the remarks column to indicate credit balance.

*Note: In the returns sent through floppy 0 (zero) should be shown in the amount outstanding column and not -87. Similarly 0 should be used instead of ‘Nil’*

- ? The asset classification code for the account is 1.

#### **Party 6 - Premier Plastics**

The accounts LT3 & IBP3 of this party have to be listed in Part A. The account CC6 would be consolidated with similar accounts and reported in Part B block-2 under BSR-1B code 29 ‘Rubber and Plastic products’. For the accounts to be listed under Part A the codes to be furnished in various columns are decided as under:

- ? The factory is located in Mumbai, the district code is 600 and population group code 4.
- ? As this is a partnership firm, the appropriate organisation code is 33.
- ? The occupation code has to be found under Manufacturing Industries in the ‘Division 25: Manufacture of rubber and plastic products’. The appropriate code is 25201 - Manufacture of plastic products. *[For information only: if the major activity of the factory would have been ‘manufacture of plastic in primary form’ the appropriate code would have been 24104 found under ‘Division 24: Manufacture of chemical and chemical products’]*
- ? All the accounts relate to small-scale industry and hence the nature of borrowal account code for the accounts is 2.
- ? The asset classification code of the account is 1.

#### **Party No. 7 — Shri V. P. Palak**

- ? All the accounts viz. MT1 DL1 & CC13 of this party would be consolidated with



similar accounts and reported in Part B.

- ? The term loan (account number MT 1) given to this party is less than Rs.25,000 and hence it should be listed in Part B under block-1. The remaining two accounts should be reported in block-2.
- ? Demand loan (DL1) is for cultivation of sugarcane and cash credit (CC13) is for crushing of sugarcane and manufacture of Khandsari/Gur respectively. The BSR-1A occupation code for the account DL1 is found under Agriculture and Allied Activities and the appropriate code is 01104 - growing of sugarcane. Similarly, the occupation code for the account CC13 is to be found under Food manufacturing and other processing industries and the appropriate code is 15403 - Manufacture of indigenous sugar, 'Boora', 'Gur' and Khandsari. The loan under account MT1 is taken for digging of well and installation of pumpsets the appropriate BSR-1A occupation code can be found under 'Other direct finance to agriculture' as 01154- Farm irrigation. The equivalent BSR-1B code can be found from the relationship table as 02 for 01104, 06 for 01154 and 18 for 15403.
- ? Since instalments of principal and interest are overdue for more than 1 year (NPA for a period less than or equal to 18 months), the appropriate asset classification will be 2 for all the accounts. And all the accounts should also be aggregated as sub-standard assets under BSR-1B code 82.

#### **Party 8 - Mohak Mills Ltd., Mumbai**

- ? Both the accounts CC9 & IBD2 of this party have to be listed in Part A.
- ? The mill is located in Mumbai, the district code for utilisation of credit is 600 and population group code for utilisation of credit is 4.
- ? The mill, though in the private sector, is managed by the State Government. The appropriate organisation code is, therefore, 31 - companies not owned but managed by Government.
- ? Being a mill engaged in cotton textiles, the appropriate occupation code is 17101.
- ? Since the mill is not a small-scale industry, the appropriate *nature of borrowal account code* for all the loans is 3.
- ? The party is a sick unit and is under nursing programme, hence the appropriate asset classification code would be 2 for all the accounts.

#### **Party 9 - Hotel Raj Ltd., Mumbai.**

The accounts LT7 of this party have to be listed in Part A. The account IBP4 would be consolidated with similar accounts and reported in Part B block-2 under BSR-1B code 52 'Hotels & restaurants'. For the accounts to be listed under Part A the appropriate

occupation code is 55101 - 'Hotels, Motels and Resorts' under 'Division 55: Hotels and restaurants' other codes to be furnished in various columns are decided as under:

- ? The hotel is located in Mumbai, the district code is 600 and population group code 4.
- ? The type of account code for LT7 is 42 'Long Term Loans'.
- ? The organisation code is 32 as it is a public limited company in private sector.
- ? The nature of borrowal account code is 3.
- ? The asset classification of the borrowal accounts is 1.

#### **Party 10 - Edward Nelson & Co., Mumbai**

- ? The account EBA1 of this party has to be listed in Part A. The accounts PC2 & OD6 would be consolidated with similar accounts and reported in Part B block-2 under BSR-1B code 41 'Wholesale Trade' as the party is an export house dealing in tea and spices. Further the account OD6 is in credit balance again it must be remembered that the amount outstanding must be treated as 0 (zero) while consolidating it with other similar accounts in BSR-1B. For the accounts to be listed under Part A the appropriate occupation code is 51204 - 'Food and beverages' under 'Division 51: Wholesale Trade and Commission Trade (Except Motor Vehicles and Motorcycles)' other codes to be furnished in various columns are decided as under:
- ? The company is located in Mumbai, hence, the district code for utilisation of credit is 600 and population group code is 4.
- ? As it is a partnership concern, the organisation code is 33.
- ? The nature of borrowal account code for each of the account is 3.
- ? The asset classification code of all the accounts is 1.

#### **Party 11 - Sukanya Theatre, Mumbai.**

The account LT8 of this party has to be listed in Part A. The accounts OD7 would be consolidated with similar accounts and reported in Part B block-1 under BSR-1B code 53 'Recreation services' as the party is engaged in motion picture projection. For the accounts to be listed under Part A the appropriate occupation code is 92109 - 'Other entertainment activities' under 'Division 92: Recreational Cultural and sporting activities' other codes to be furnished in various columns are decided as under:

- ? The theatre is located in Mumbai, hence, the appropriate district code for utilisation of credit is 600 and population group code is 4.
- ? The organisation code is 33 (Partnership).
- ? The nature of borrowal account code is 3.

? As there are occasional irregularities on the part of the borrower, the appropriate asset classification will be 2.

**Party 12 - Shri S. Shravan, Mumbai.**

The only account MT3 of this party would be consolidated with similar accounts and reported in Part B block-1 under BSR-1B code 11 'Artisans and Craftsmen' as the party is a self employed individual engaged in leather tanning. [If the accounts were to be listed under Part A (In case the credit limit would have been above Rs. 2 lakh) the appropriate occupation code would have been 93001.

**Party 13 - Kum. J.M.Bhado, Mumbai.**

The only account DL2 of this party shows that the credit limit is at manager's discretion, in such cases the amount outstanding will be treated as credit limit which is Rs. 1195/- , hence this account would be consolidated with similar accounts and reported in Part B block-1 under BSR-1B code 42 'Retail Trade' as the party is a flower vendor.

**Party 14 - Kamat & Sons, Mumbai.**

The only account OD4 of this party would be consolidated with similar accounts and reported in Part B block-2 under BSR-1B code 40 'Construction' as the party is a building contractor. [If the accounts were to be listed under Part A (In case the credit limit would have been above Rs. 2 lakh) the appropriate occupation code would have been 45001]

Note that in this case the amount outstanding is less than Rs.25,000 but the credit limit is greater than 25,000 but less than Rs. 2 lakh, hence the account will be aggregated under similar accounts in block-2 of BSR-1B returns.

**Party 15 - Datye Services, Mumbai.**

The account LT4 of this party would be consolidated with similar accounts and reported in Part B block-2 under BSR-1B code 55 'Other services' as the party is engaged in data processing services. [If the accounts were to be listed under Part A (In case the credit limit would have been above Rs. 2 lakh) the appropriate occupation code would have been 72301].

The account has become NPA for the last 3 quarters and hence the asset classification is sub-standard - code 2 and this account also must be consolidated against BSR-1B code 82 'Sub-standard assets'.

**Party 16 - Smt.M.V. Aghan, Mumbai.**

The account MT4 of this party would be consolidated with similar accounts and reported in Part B block-1 under BSR-1B code 63 'Purchase of motor vehicles including 2 wheelers (other than those given to staff)'. [If the accounts were to be listed under Part A

(In case the credit limit would have been above Rs. 2 lakh) the appropriate occupation code would have been 94003].

**Party 17 -Dr.(Smt.) C.R. Phantom, Mumbai.**

The account LT5 of this party would be consolidated with similar accounts and reported in

Part B block-1 under BSR-1B code 51 'Professional services' as the party is a medical practitioner and the loan has been taken to purchase medical equipments. Care: It must be ascertained whether the purchases made are for personal use or for professional use. If it is for professional use it should be classified under 'professional services' or else under 'Personal loans and consumption loans-purchase of consumer durables' [If the accounts were to be listed under Part A (In case the credit limit would have been above Rs. 2 lakh) the appropriate occupation code in this case would have been 85102]. The account is a standard asset and must also be aggregated against BSR-1B code 81 'Standard asset'.

**Party 18 - Malad Bank Ltd., Mumbai.**

The only account DL4 of this party has to be listed in Part A since the credit limit is over Rs. 2 lakh. Since the party is engaged in banking business and it is a commercial bank; the appropriate occupation code is 65101 - 'Commercial Banks' under 'Division 65: Financial intermediation' other codes to be furnished in various columns are decided as under:

- ? The bank is located in Mumbai, hence, the appropriate district code for utilisation of credit is 600 and population group code is 4.
- ? The organisation code applicable here is 32 as it is a public limited company in the private sector.
- ? The nature of borrowal account code is 3 and the asset classification code is 1.

**Party 19 - Shri V. B. Methi, Mumbai.**

The account MT6 of this party would be consolidated with similar accounts and reported in Part B block-2 under BSR-1B code 65 'Educational' as the party is a student availing the loan for pursuit of studies. [If the accounts were to be listed under Part A (In case the credit limit would have been above Rs. 2 lakh) the appropriate occupation code would have been 94005]. The account is a standard asset.

**Party 20 - Shri A.K. Accha, Mumbai.**

The account MT5 of this party would be consolidated with similar accounts and reported in Part B block-1 under BSR-1B code 11 'Artisans & Craftsmen' as the party is engaged in making clay dolls and credit limit is less than Rs. 25,000. [If the accounts were to be listed under Part A (In case the credit limit would have been above Rs. 2 lakh) the

appropriate occupation code would have been 93001].

**Party 21 - Maharashtra Gramin Bank Ltd., Thane.**

The party is a regional rural bank sponsored by Central Government, one of the nationalised banks and the respective State Government. As the credit limit of the account DL5 is above Rs. 25,000 but not above Rs. 2 lakh, it would be consolidated with similar accounts and reported in Part B block-2 under BSR-1B code 50 'Financial Intermediation'. [If the accounts were to be listed under Part A (In case the credit limit would have been above Rs. 2 lakh) the appropriate occupation code would have been 65102]. Standard asset.

**Party 22 - M/s. Subtronics Ltd., Mumbai.**

The party is engaged in manufacturing of electrical switches and is a small-scale industry (SSI). The account LT10 of this party would be consolidated with similar accounts and reported in Part B block-1 under BSR-1B code 36 'Electrical machinery and goods' also since the unit is a SSI the account must also be aggregated under BSR-1B code 19 'Of (Item No. 20) which Small Scale Industry'. The account is also a standard asset therefore it also must be aggregated with similar accounts under BSR-1B code 81.

**Party 23 - Arvind Electronics Ltd., Mumbai.**

The party is engaged in manufacturing electronic articles. The account LT11 has to be listed in Part A and the accounts OD9 would be consolidated with similar accounts and reported in Part B block-2 under BSR-1B code 36 'Electronic machinery & goods'. For the account LT11, to be listed under Part A the appropriate occupation code is 32101 - 'Manufacture of all types of electronic goods and components' under 'Division 32' other codes to be furnished in various columns are decided as under:

- ? Mumbai based company, hence, the appropriate district code for utilisation of credit is 600 and population group code is 4.
- ? The organisation code is 32 as it is a private limited company.
- ? The nature of borrowal account is 3 and the asset classification is 1.

**Party 24 - Bharat Flour Mills, Mumbai.**

The account CC15 of this party would be consolidated with similar accounts and reported in Part B block-1 under BSR-1B code 16 'Rice mills, flour mills and Dal mills' as the party is flourmill and the credit limit is less than Rs. 25,000. [If the accounts were to be listed under Part A (In case the credit limit would have been above Rs. 2 lakh) the appropriate occupation code would have been 15301]. It is a standard asset.

**Party 25 - J.K.Printers, Mumbai.**

The account MT7 of this party would be consolidated with similar accounts and reported

in Part B block-1 under BSR-1B code 26 'Printing, Publishing & allied activities' also as the party is a small scale industry, the account must also be aggregated under BSR-1B code 19 'Of Which Small Scale Industry'. [If the accounts were to be listed under Part A (In case the credit limit would have been above Rs. 2 lakh) the appropriate occupation code would have been 22201].

**Party 26 - Sahara & Co., Mumbai.**

The account CC17 of this party would be consolidated with similar accounts and reported in Part B block-1 under BSR-1B code 41 'Wholesale Trade'. Since this account has been a NPA over 18 months, it is a doubtful asset and therefore, it also must be consolidated at BSR-1B code 83 'Doubtful assets'.

**Party 27 - Shri Krishi Deal, Mumbai.**

The party is engaged in retail trade of agricultural implements & machinery and the credit limit of the account is 20,000/-, hence, account CC18 of this party would be consolidated with similar accounts and reported in Part B block-1 under BSR-1B code 42 'Retail Trade'. [If the accounts were to be listed under Part A (In case the credit limit would have been above Rs. 2 lakh) the appropriate occupation code would have been 52303]. Standard asset.

**Party 28 - A.K.Chicken, Mumbai.**

The account DL7 of this party would be consolidated with similar accounts and reported in Part B block-1 under BSR-1B code 09 'Activities allied to agriculture' as the party is engaged in poultry farming and credit limit is less than Rs. 25,000. [If the accounts were to be listed under Part A (In case the credit limit would have been above Rs. 2 lakh) the appropriate occupation code would have been 01203]. Standard asset.

**Party 29 - Shri I.M.Fisherman, Versova, Mumbai.**

The account DL8 of this party would be consolidated with similar accounts and reported in Part B block-1 under BSR-1B code 09 'Activities allied to agriculture' as the party is engaged in fishing and credit limit is less than Rs. 25,000. [If the accounts were to be listed under Part A (In case the credit limit would have been above Rs. 2 lakh) the appropriate occupation code would have been 05001]. Standard asset.

**Party 30 - Shri Automan, Mumbai.**

The account DL9 of this party would be consolidated with similar accounts and reported in Part B block-1 under BSR-1B code 45 'Transport and other support services' as the party is a auto-rickshaw operator and credit limit is less than Rs. 25,000. [If the accounts were to be listed under Part A (In case the credit limit would have been above Rs. 2 lakh) the appropriate occupation code would have been 60203]. Standard asset.

**Party 31 - Giant National Limited, Mumbai.**

This is a public limited company having diversified fields of production and distribution. There are 3 accounts of this party and each account reflects a specific unit of production. Two units out of the three are situated outside the place where the loan is sanctioned, viz., Mumbai. All the 3 accounts have credit limit over Rs.2 lakh each and hence all the accounts are to be reported individually in Part A.

- ? The district codes for utilisation of credit for the account CC14 & PC 4 would be 968 (Kottayam, Kerala) and 920 (Coimbatore, Tamil Nadu), respectively as the units are situated outside Mumbai and for the account number LT12 the district code for utilisation of credit will be 600 as it is utilised for a unit located in Mumbai itself.
- ? The population group codes for utilisation of credit will be 2, 3 and 4 for the accounts CC14, PC4 and LT12 respectively.
- ? The company is in the private sector. Hence, the appropriate organisation code is 32 for all the three accounts.
- ? The occupation code for the account CC14 and would be 29204 'Manufacture of machinery for food (rice, sugar, flourmill etc.); beverages (tea, coffee machinery etc.) and tobacco processing'
- ? Occupation code for the account LT12 would be 24202 as the unit is engaged in manufacture of paints.
- ? Occupation code for the account PC 4 would be 17101 as the unit is engaged in manufacture of cotton textile.
- ? Nature of borrowal account code is 3 and the asset classification is 1 for all the accounts.

**Party 32 - M M T C Limited.**

A company owned by the Central Government, which is engaged in exports and imports. Both the account viz. CC19 and PC5 have credit limit above Rs. 2 lakh and hence both the accounts will have to be listed in Part A.

- ? The appropriate organisation code is 11 as it is central government owned firm.
- ? The district, population group codes for utilisation of credit is 600 and 4 respectively.
- ? As the firm is dealing in exports and imports trading only, the appropriate activity/ occupation code under 'Division 51: Wholesale Trade and Commission trade (Except of Motor Vehicles and motorcycles)' would be 51909 'Other wholesale trade not elsewhere classified'.
- ? The nature of borrowal account code would be 3 and the asset classification code would be 1 for both the accounts.

### **Party 33 - Shri Home A. Lone, Mumbai.**

The party is an individual, who has taken a loan of Rs. 1 lakh for construction of a house (account LT13) and possesses a credit card from this bank with a credit limit of Rs. 3 lakh (account CRC1). Hence, The account CRC1 has to be listed in Part A and the accounts LT13 would be consolidated with similar accounts and reported in Part B block-2 under BSR-1B code 62 'Other housing loans (excluding staff)'.

The credit card account CRC1, listed under Part A, should be given occupation code 94008 - 'Loans advanced through credit cards'. Appropriate codes for other columns for this account are decided as under:

- ? Mumbai based individual, hence, the appropriate district code for utilisation of credit is 600 and population group code is 4. Though using the credit card he may utilise it in other/multiple cities also but since it will be an uphill task to keep track of place of utilisation, hence the place of utilisation can be treated as the residential address of the individual.
- ? The appropriate organisation code would be 41 'Individual-male'.
- ? The asset classification of the accounts is 1.

### **Party 34 - Aparna Co-operative Housing Society Ltd., Mumbai.**

A co-operative housing society formed for the purpose of constructing a building for the staff of the Standard Bank. The account LT18 has to be listed in Part A.

- ? District code for utilisation of credit is 600 and the population group code is 4.
- ? Appropriate organisation and occupation codes for this account would be 20 'Cooperative sector' and 94001 ' Staff housing loans (excluding loans under NHB scheme) including loans to co-operative societies', respectively.
- ? The nature of borrowal account code and asset classification code is 3 and 1 respectively.

### **Party 35 - Maharashtra State Housing Board, Mumbai.**

The account LT15 has to be listed in Part A (BSR-1A) as the credit limit of the account is over Rs. 2 lakh.

- ? Since the place of utilisation of the credit in this case can not be ascertained the codes for the place of sanction of credit should furnished for the same and hence the district code for utilisation of credit is 600 and population group code is 4.
- ? It is a quasi-government body and so the appropriate organisation code would be 14.
- ? Housing Board's activity should be treated as service industry and not as construction. The aim of the Housing Board is to provide housing facility to the



people and as such; it is to be classified under Public Utilities. Appropriate occupation code for this account would be 75001.

? Appropriate nature of borrowal account code is 3.

? The asset classification code is 1.

### **Party 36 - Brihanmumbai Municipal Corporation, Mumbai.**

The account LT16 has to be listed in Part A (BSR-1A) as the credit limit of the account is over Rs. 2 lakh.

? The district code for utilisation of credit is 600 and population group code is 4.

? It is a local authority and so the appropriate organisation code would be 14.

? Term loan is provided for construction of roads, which is an infrastructure construction activity, but since it is taken by the local body whose main occupation is not a construction activity but public utility service, therefore, the appropriate occupation code would be 75001 - Public Utilities. [It should not be shown under infrastructure construction - Code 45103 'Roads and ports', the contractors availing loan for the same should be shown under this code]

? Appropriate nature of borrowal account code is 3.

? The asset classification code is 1.

### **Party 37 - Maharashtra Tube-Well and Minor Irrigation Corporation, Mumbai.**

The account DL10 has to be listed in Part A (BSR-1A) as the credit limit of the account is over Rs. 2 lakh.

? Since the provision of tube-well and minor irrigation is taken up in several districts of the Maharashtra State, the district code for utilisation of credit in this case cannot be precise; therefore, the place of sanction can be treated to be as place of utilisation. Hence, the appropriate district code for utilisation of credit is 600 (Mumbai) and population group code is 4.

? It is a State Government undertaking and hence the appropriate organisation code would be 13.

? As the corporation's activity is to implement irrigation scheme for the development of agriculture, the appropriate occupation code would be 01182. This would be a type of indirect finance to agriculture with nature of borrowal account code as 3.

? The asset classification would be 1.

### **Party 38 - Maharashtra State Road Transport Corporation, Mumbai.**

The account LT17 has to be listed in Part A (BSR-1A) as the credit limit of the account is over Rs. 2 lakh.

- ? Again the state transport service is for entire Maharashtra State, therefore, the place of sanction can be treated to be as place of utilisation. Hence, the appropriate district code for utilisation of credit is 600 (Mumbai) and population group code is 4.
- ? It is a State Government undertaking and hence the appropriate organisation code would be 13.
- ? As the corporation's activity is to provide passenger transport service which is schedule, hence the appropriate occupation code would be 60201 'Scheduled passenger land transport'.
- ? The nature of borrowal account code is 3.
- ? The asset classification code would be 1.

**Party 39 - Shri T.R.Kissan, Uran, (Raigad District).**

Both the accounts LT14 & CRC2 of this party would be consolidated with similar accounts and reported in Part B block-2.

The account LT14 is a term loan for purchase of tractor, which is a direct finance to agriculture and hence it must be consolidated under BSR-1B code 06 'Other types of direct finance to agriculture. [If the accounts were to be listed under Part A (In case the credit limit would have been above Rs. 2 lakh) the appropriate occupation code would have been 01151].

The account CRC2 is a 'Kissan Credit Card' hence it must be consolidated under BSR-1B code 68 'Credit extended through credit card'. [If the accounts were to be listed under Part A (In case the credit limit would have been above Rs. 2 lakh) the appropriate occupation code would have been 94008].

Further, the instalments of principal have remained overdue for the period exceeding 2 years and hence the account is a doubtful asset. Hence the accounts must also be consolidated against BSR-1B code 83 'Doubtful Assets'. Since the party is individual male, the account also must be consolidated against BSR-1B code 86 'Male Accounts'.

**Party 40 -Tea Farms Limited, Mumbai.**

The account LT17 has to be listed in Part A (BSR-1A) as the credit limit of the account is over Rs. 2 lakh.

- ? Since the credit is to be used at Darjeeling (rural area), the district code would be 132 and population group code is 1.
- ? The company is in private sector and hence the appropriate organisation code would

be 32.

- ? As the company is engaged in cultivation of tea and also in processing of tea, the appropriate occupation code would be 01122 'Growing and processing of tea or mate leaves by tea estates/gardens having their own processing units'.
- ? The nature of borrowal account code is 3.
- ? The asset classification code is 1.

**Party 41 - Can Can Tea Limited, Mumbai.**

Both the accounts CC22 & LT19 are to be listed in Part A (BSR-1A) as the credit limit of the account is over Rs. 2 lakh.

- ? Since the credit is to be used at Nilgiris (rural area), the district code for utilisation of credit would be 918 and population group code is 1.
- ? The company is in private sector and hence the appropriate organisation code would be 32.
- ? As the company is engaged in only cultivation of tea and does not have its own processing unit, the appropriate occupation code would be 01121 'Growing of tea or mate leaves by tea estates/gardens not having their own processing units'.
- ? The nature of borrowal account code is 3.
- ? The asset classification code is 1 for both the accounts.

**Party 42 - Mr. Diago Maradona.**

The party, an American resident, being a tourist may visit many places in India. As the cheque is encashed at Mumbai, appropriate district code for utilisation of credit would be 600 and population group code is 4.

- ? The appropriate organisation code would be 60 'foreign bank having no branches in India' and the appropriate type of account code 90 'Foreign Currency Travellers Cheque'.
- ? Since it is a temporary advance to a foreign bank having no branches in India, the appropriate occupation code would be 65939 'Other financial intermediation not elsewhere classified'.
- ? The nature of borrowal account code is 3.
- ? The asset classification code is 1.

**Party 43 - Steel India Ltd.**

It is a joint sector company. The factory is located at Akola (semi-urban area). The Head Office of the company is in Mumbai. The accounts OD8, LT20 and CIDD1 have to be listed in Part A and the accounts CC24 would be consolidated with similar accounts and reported in Part B block-2 under BSR-1B code 34 'Metal & metal products'. For the accounts to be listed in Part A the appropriate occupation code would be 27101 - 'Manufacture of basic iron & steel' under 'Division 27: Manufacture of Basic Metals' other codes to be furnished in various columns are decided as under:

- ? Since the factory is located at Akola, the appropriate district code for utilisation of credit is 646 and population group code is 2.
- ? The organisation code would be 50 as the company is in the joint sector.
- ? The nature of borrowal account code is 3.
- ? The asset classification code of the account is 1.

**Party 44 M/s Shamji Vellji (General Merchandise), Mumbai.**

Both the accounts CC25 and IBP5 of this party would be consolidated with similar accounts and reported in Part B block-1 under BSR-1B code 42 'Retail Trade'. [If the accounts were to be listed under Part A (In case the credit limit would have been above Rs. 2 lakh) the appropriate occupation code would have been 52101].

**Party 45 M/s Shamji Vellji (Ration Shop No. 3753), Mumbai.**

The account CC26 would be consolidated with similar accounts and reported in Part B block-1 under BSR-1B code 42 'Retail Trade'. [If the accounts were to be listed under Part A (In case the credit limit would have been above Rs. 2 lakh) the appropriate occupation code would have been 52102].

**Party 46 - Janata Consumer Co-operative Stores Ltd. (General Merchandise), Mumbai**

Two of three accounts viz. CC28 and IBP6 of this party would be consolidated with similar accounts and reported in Part B block-1 and the account LT22 would be consolidated with similar accounts and reported in Part B block-2 under BSR-1B code 42 'Retail Trade'.

**Party 47- Janata Consumer Co-operative Stores Ltd. (Authorised Shop No. 3888), Mumbai.**

The account CC29 would be consolidated with similar accounts and reported in Part B block-1 under BSR-1B code 42 'Retail Trade'.

**Party 48 - M/s. P.S. Packaging Pvt.Ltd., Mumbai.**

The party is engaged in manufacture of paper boxes. Both the accounts of this party will be consolidated under Part B. The account MT10 would be consolidated with similar accounts and reported in block-2 and the account OD12 would be consolidated with similar accounts and reported in block-1 under BSR-1B code 25 'Paper and paper products'. The account also must be consolidated under BSR-1B code 19 as the party is a small scale industry.

[If the accounts were to be listed under Part A (In case the credit limit would have been above Rs. 2 lakh) the appropriate occupation code would have been 21003].

**Party 49 - Rudanti Brick Makers, Kalyan.**

The account DL12 of this party would be consolidated with similar accounts and reported in Part B block-1 under BSR-1B code 11 'Artisans & Craftsmen' as the loan is given to brick maker, coming under artisans & craftsman

[If the accounts were to be listed under Part A (In case the credit limit would have been above Rs. 2 lakh) the appropriate occupation code would have been 93001 and nature of borrowal account would have been 1].

**Party 50 - Manda Hastakala Udyog.**

The party is a village & cottage industry, hence, the account CC31 would be consolidated with similar accounts and reported in Part B block-1 under BSR-1B code 12 'Village/Cottage & tiny industries'.

**Party 51 - M/s. Dainik Publishing Co., Mumbai.**

Both the account LT23 and OD13 of this party would be consolidated with similar accounts and reported in Part B block-2 under BSR-1B code 26 'Printing, publishing & allied activities'.

[If the accounts were to be listed under Part A (In case the credit limit would have been above Rs. 2 lakh) the appropriate occupation code would have been 22102].

**Part 52 - Shri Social Shyam, Chiplun, District Ratnagiri.**

The account OD14 of this party would be consolidated with similar accounts and reported in Part B block-1 under BSR-1B code 69 'Other personal loans (other than those to staff)'.

**Party 53 - Vohra Mechanicals & Co., Shirdi, District Ahmednagar.**

The party is an individual, engaged in repairing work of electrical and diesel machinery. Both the accounts of this party will be reported in BSR Part B. The account OD15 would be consolidated with similar accounts in block-1 and the account MT11 would be consolidated with similar accounts block-2 under BSR-1B code 54 'Repairs & servicing'.

**Party 54 - Shri Lothar M.K., Mumbai.**

The account LT24 would be consolidated with similar accounts and reported in Part B block-2 under BSR-1B code 62 'Other housing loans (excluding Staff)'.

**Party 55 - Shilpa Beauty and Health Centre, Malad, Mumbai.**

The account CC32 of this party would be consolidated with similar accounts and reported in Part B block-1 under BSR-1B code 55 'Other services'. The account must also be consolidated against all female accounts under BSR-1B code 87 'Female Accounts'.

[If the accounts were to be listed under Part A (In case the credit limit would have been above Rs. 2 lakh) the appropriate occupation code would have been 93002].

**Party 56 - M/s Kumar Ads., Mumbai**

The account DL4 of this party, an advertising agency, would be consolidated with similar accounts and reported in Part B block-2 under BSR-1B code 55 'Other services'.

[If the accounts were to be listed under Part A (In case the credit limit would have been above Rs. 2 lakh) the appropriate occupation code would have been 74301].

**Party 57 - M/s. Asna Exporters, Mumbai**

The party is a partnership concern, dealing in brass, silver and other metal ornaments, pots and ready-made garments etc. and is engaged in exports thereof, i.e. wholesale/export of handicraft in general. Both the accounts of this party are below 2 lakh and hence they will be listed in BSR 1-Part B. The accounts CC33 & EBP2 would be consolidated with similar accounts in block-2 and block -1 respectively under BSR-1B code 41 'Wholesale Trade'.

[If the accounts were to be listed under Part A (In case the credit limit would have been above Rs. 2 lakh) the appropriate occupation code would have been 51901].

**Party 58 - M/s. Shainu Enterprise, Nasik.**

The party is proprietary concern engaged in manufacture of washing machines, located at Nasik. The account LT26 has to be listed in Part A and other accounts CC34 & OD17 would be consolidated with similar accounts and reported in Part B block-2 block-1 respectively, under BSR-1B code 35 'Engineering'. For the account LT26 to be listed in

Part A the appropriate occupation code would be 29301 - 'Manufacture of domestic appliances n.e.c.' under 'Division 29: Manufacture of machinery and equipments n.e.c.' other codes to be furnished in various columns are decided as under:

? Since the factory is located at Nasik(urban area), the appropriate district code for utilisation of credit is 650 and population group code is 3.

? The appropriate type of organisation code would be 33.

? The nature of borrowal account code is 3.

? The asset classification code of the account is 1.

**Part 59 - Shaadi Jewellers, Mumbai.**

The party has availed packaging credit for export of precious stone jewellery. The account PC6 will be consolidated against similar accounts and reported in Part B block-2 under BSR-1B code 41 'Wholesale Trade'.

[If the accounts were to be listed under Part A (In case the credit limit would have been above Rs. 2 lakh) the appropriate occupation code would have been 51301].

**Party 60 - Shri L.T.Lone, Thane.**

The account LT27 of this party, availing housing loan under NHB scheme, would be consolidated with similar accounts and reported in Part B block-2 under BSR-1B code 62 'Other housing loans (excluding Staff) and Housing loans under NHB'.

**Party 61 - Bhima Pipes and Cement Products Ltd., Kopargaon, District Ahmednagar.**

The party is a SSI engaged in manufacture of pipes and other cement products, hence the account MT12 would be consolidated with similar accounts and reported in Part B block-2 under BSR-1B code 33 'Cement & Cement products' and BSR-1B code 19 'Of (Item code 20) which SSI'.

**Party 62 - Sahyadri Cold-Storage House, Bhayandar, District Thane.**

The account LT29 would be consolidated with similar accounts and reported in Part B block-1 under BSR-1B code 45 'Transport and other support services'.

[If the accounts were to be listed under Part A (In case the credit limit would have been above Rs. 2 lakh) the appropriate occupation code would have been 63002].

? Male Account code 86, Standard Asset code 81

**Party 63. Smt. James Bond, Staff, Mumbai.**

The account LT30 would be consolidated with similar accounts and reported in Part B block-1 under BSR-1B code 66 'Loan to staff for purposes other than housing'.

? Female Account code 87, Standard Asset code 81.

**Party 64 - Smt. Mandrake, Mumbai**

The account MT13 would be consolidated with similar accounts and reported in Part B block-2 under BSR-1B code 67 'Personal loan against FDR etc.'.

? Female Account BSR-1B code 87, Standard Asset BSR-1B code 81.

The summary of BSR-1A, which should accompany the detailed filled-in pages, is given below:

Page No.	No. of Accounts	Credit Limit (In Rs thousand)	Amount Outstanding (In Rs. thousand))
(1)	(2)	(3)	(4)
1.	20	1137,20	502,25
2.	19	1447,77	634,48
Total	39	2584,97	1136,73