

HANDBOOK OF INSTRUCTIONS

**BASIC
STATISTICAL
RETURNS
1 AND 2**



**SEVENTH EDITION
MARCH 2008**

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FOREWORD

The Basic Statistical Returns (BSR) System introduced in December 1972 has been in force for more than three and half decades. The improvements in the system are effected from time to time. To provide guidance for filling in of BSR 1 and 2 returns, the Reserve Bank brought out the first Handbook of Instructions in September 1972. Consequent upon the improvements and revisions in the BSR system, the Handbook was revised in January 1978, January 1984, January 1990, March 1996 and March 2002. In the last revision of March 2002, a new occupation/ activity coding system in BSR was introduced, which was in line with National Industrial Classification (NIC) - 1998 (which was based on International Standard Industrial Classification (ISIC) Rev.3 – 1990) for bringing uniformity in the classification system for comparability of the data, nationally as well as internationally. As a result of changes in the structure of the economy in the past couple of years, many new activities have come in existence or have become prominent and some old activities have become obsolete or insignificant. There have also been a few changes in the related systems. An updated NIC-2004, based on ISIC Rev.3.1 – 2002, has been released by the Central Statistical Organisation. The United Nation Statistical Division has released the ISIC Rev.4 (draft) – 2007 and its implementation, after acceptance, by various countries will commence soon. The definition and concept of Small Enterprises (SE), comprising small and micro enterprises engaged in manufacturing and services, have been introduced in place of Small Scale Industries (SSI). The present edition, seventh in the line, provides for these amendments in the system. 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.

The salient features of the present edition are outlined below:

- (a) The Kisan Credit Cards, General Credit Cards and Other Credit Cards have been included as the Type of Accounts along with the existing Personal Credit Cards.
- (b) The Organisation codes of the borrower have been restructured. Financial and Non-Financial organizations have been separately defined under Public, Private and Co-operative Sectors. Separate codes have been included for Self Help Groups (SHGs)/ Micro-Finance Institutions (MFIs).
- (c) The Occupation/ Activity codes have been reorganized. 'Personal Loans' has been divided into two separate groups; Staff Loans and Other than Staff Loans. Repair and maintenance services have been grouped in separate division.

- (d) The Indirect Finance to Agriculture has been re-structured as per the latest RPCD circulars Nos. RPCD.Plan.BC.84/04.09.01/2006-07 dated 30-04-2007 and RPCD.Plan.BC.42/04.09.01/2007-08 dated 12-12-2007. New codes have been introduced to capture data on Indirect Finance to Housing and Small Enterprises sectors. New occupations have been included for diversified activities of SHGs/ MFIs.
 - (e) Loans to RRBs have been grouped separately for on-lending to agriculture and allied activities and for other purposes.
 - (f) Classification of loans to Non-Banking Financial Companies (NBFCs) have been done based upon on-lending to agriculture and allied activities, small and micro enterprises, housing sector, educational purposes and other general purposes.
 - (g) A new 'Category of Borrowers', based on the size of the borrowing unit, has been introduced in place of 'Nature of Borrowal Account'.
 - (h) A new parameter 'Security pledged/ Guarantee Status for loans' has been introduced to capture the secured/unsecured loans.
 - (i) A flag to capture 'Fixed / Floating rate of interest on loans' has also been included.
3. BSR-1 Part-B return has also been revised. In view of the change in the occupation/ activity coding system of BSR-1A, new 3-digit BSR-1B item codes have been introduced in place of 2-digit codes, which includes a few new items too. The BSR-1B return will continue to have two separate credit limit size groups, i.e. 'Upto Rs. 25,000' and 'Over Rs. 25,000 and upto Rs. 2 lakhs'.
 4. There is no revision in the BSR-2 return. The data on credit and deposits as per Form-A, Section-42(2) return, which are collected in BSR-1B and BSR-2 respectively, is to be reported as on 31st March, instead of as on last Friday of March. A detailed list of changes in this Handbook with respect to the last Handbook (March 2002, Sixth Edition) is given in the Annexure.
 5. Concordance tables have also been provided giving relationship between Occupation/ Item codes of 2002 and 2008 coding systems.
 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 2008 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 viewpoint 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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February 20, 2008.

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I. BASIC STATISTICAL RETURN 1 (PART A and PART B)

Introduction

The BSR-1 return 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

- (i) Dues from banks which represent loans and advances granted to banks (including participations without risk sharing),
- (ii) Bills rediscounted with the Reserve Bank of India and other financial institutions,
- (iii) Advances extended through Credit Cards,
- (iv) Bad debts (not written off) and protested bills,
- (v) 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) bank 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 and other financial institutions. This is referred as Gross Bank Credit.

4. The BSR-1 return 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., district and population group code of the place of utilisation of credit, type of account, organisation, occupation, category of the borrower, asset classification of the borrowal account, secured/ un-secured loan status, fixed/ floating rate of interest flag, 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. The identification of the account, i.e., name of the party and account number, are required for the use of the reporting branch for referring to the account in case of any query, which are not recorded in the data captured from the return or submitted in soft form.

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-1B. 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 of reporting BSR-1 returns by the branches/offices of banks, for all the individual accounts, which are required to be reported under BSR-1 (A or B), proper codes e.g. type of accounts code, occupation code, utilization district code, organization code, category of borrower code, etc., may be assigned in the ledger itself. 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 item 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 according to BSR-1B item codes.

6. The proper codes should be used for reporting the particulars of each borrowal account in BSR-1. The characteristics required to be reported under BSR-1 are district and population group of the place of utilisation of credit, type of account, organisation, occupation, category of the borrower, asset classification of borrowal account, secured/un-secured loan status, fixed/ floating rate of interest flag, rate of interest, etc. 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, which may help 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 dispatch/submission to the Regional/Zonal/Head 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 six Regional Offices at Delhi, Kolkata, Chennai, Ahmedabad, Bangalore and Lucknow and these offices are under the charge of Directors/ Assistant Advisers/ Research Officers. The addresses of these Regional Offices and the Central Office at Mumbai along with the lists of the States/Union Territories falling under their respective regions are given below. 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/data, etc. in respect of all their branches to the Regional/ Central Office of DESACS under whose jurisdiction their Head office is located.

Regional Office / Central Office	Address	States/Union Territories
Central Office	The Director, Department of Statistical Analysis and Computer Services, Banking Statistics Division, Reserve Bank of India, C8/9, Bandra-Kurla Complex, Bandra (E), Mumbai 400 051. Email: bsr12@rbi.org.in	Chattisgarh, Goa, Madhya Pradesh, Maharashtra and Dadra & Nagar Haveli.
Delhi Regional Office	The Director, Department of Statistical Analysis and Computer Services, Delhi Regional Office, Reserve Bank of India, 6, Sansad Marg, New Delhi 110 001. Email: desacsnewdelhi@rbi.org.in	Haryana, Himachal Pradesh, Jammu & Kashmir, Punjab, Rajasthan, Chandigarh and Delhi.

Regional Office / Central Office	Address	States/Union Territories
Kolkata Regional Office	The Director, Department of Statistical Analysis and Computer Services, Kolkata Regional Office, Reserve Bank of India, 15, Netaji Subhash Road, Kolkata 700 001. Email: desacskolkata@rbi.org.in	Arunachal Pradesh, Assam, Bihar, Jharkhand, Sikkim, Tripura, Orissa, Manipur, Meghalaya, Nagaland, West Bengal, Mizoram and Andaman & Nicobar Islands.
Chennai Regional Office	The Director, Department of Statistical Analysis and Computer Services, Chennai Regional Office, Reserve Bank of India, Fort Glacis, Rajaji Salai, Chennai 600 001. Email: desacschennai@rbi.org.in	Andhra Pradesh, Kerala, Tamil Nadu, Pondicherry and Lakshadweep.
Ahmedabad Regional Office	The Assistant Adviser, Department of Statistical Analysis and Computer Services, Ahmedabad Regional Office, Reserve Bank of India, Near Gandhi Bridge, Ashram Road, Ahmedabad 380 014. Email: desacsahmedabad@rbi.org.in	Gujarat and Daman & Diu.
Bangalore Regional Office	The Assistant Adviser, Department of Statistical Analysis and Computer Services, Bangalore Regional Office, Reserve Bank of India, 10/3/8, Nrupathunga Road, Bangalore 560 001. Email: desacsbangalore@rbi.org.in	Karnataka.
Lucknow Regional Office	The Research Officer, Department of Statistical Analysis and Computer Services, Lucknow Regional Office, Reserve Bank of India, 8-9, Vipin Khand, Gomti Nagar, Lucknow 226 010. Email: desacslucknow@rbi.org.in	Uttar Pradesh and Uttarakhand.

9. The branches/office 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 perform preliminary scrutiny and rectification of errors, if any, and arrange to transcribe the data in soft form and forward the data **within four months** from the reference date of the survey to the Regional/ Central Office, DESACS, RBI, under whose jurisdiction their Head Office is located.

10. It is desirable that banks should furnish the data in soft form. 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) :
- 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 their Part1 codes and branch names, which have 'Nil' credit and 'Nil' deposits, 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/ Electronic Media

Banks submitting data on magnetic media may devise their own system of collecting information from their branches/offices. Banks should follow the record layout prescribed for BSR-1A, BSR-1B and BSR-2 return correctly. Before submitting the data they should get the sample print out of data blocks verified from the respective Regional / Central Office of DESACS. The edited data in soft form may be forwarded to concerned Regional/

Central Office of DESACS, Reserve Bank of India, based on the location of their Head Office, at the earliest, but not later than **4 months** from the reference date. 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 of 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, banks should adhere to the following:

1. The data may be submitted using a Compact Disk (CD) or preferably sent by email to the concerned DESACS Office as given in the above table.
2. Data should be copied in ASCII mode.
3. Record layout of BSR-1A, BSR-1B and BSR-2 returns should be checked before submission of data.
4. The CD should be DOS/ Windows-formatted and should not be UNIX-formatted. If data is copied on compressed form, the name of the software should be mentioned.
5. Media should be preferably new to avoid I/O error.
6. 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.
7. 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 while forwarding the data.

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 Branches covered in the Lot :

In the case of multiple files, items 5 to 7 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.

II. Guidelines/Instructions for filling in the BSR-1

The BSR-1 return consists of two parts, viz., Part A (BSR-1A) and Part B (BSR-1B). It should be ensured that both parts of the return are submitted together for each branch. In case there are no figures to report in Part A or in Part B or in both, the branch should be included in the 'Nil' credit branches list.

2. **Reference Date** : The reference date of the survey is 31st March of every year. The year to which the return relates should be indicated at the appropriate place on all pages/files.
3. **Name and Address** : Name of the bank and name and address of the branch/office should be clearly reported on each page in the space provided for the purpose. The name of the BSR official, designation, department and bank name, along with contact phone number should be clearly mentioned while forwarding the data by email.
4. **Uniform Branch Code** : The uniform branch code allotted by the DESACS of Reserve Bank of India to each branch/office must be indicated on each page of the return in the place provided. At present, the branch code consists of two parts, viz., Part I and Part II, both parts consisting of seven digits each. It is essential for the branch/office to indicate both Part I and Part II codes on all pages of the return. The branch/office should use a rubber stamp giving the uniform code number (both Part I and Part II) allotted by the Reserve Bank of India. Please note that no other code given to the branch should be reported here. Ensure that correct branch code has been given on all pages of BSR-1A and BSR-1B. Correctness of the part1code should be verified before submission of data.
5. **Overwriting** : In case any code/figure is illegible or overwritten, the same should be strike off and re-written clearly.
6. **Legibility of Figures** : The original copy of the return should be sent to Head/ Zonal/ Regional Office. In case, despatch of a duplicate copy becomes unavoidable, ensure that all figures and words are clear and that no part of the return is omitted or mutilated. The original copy should be used for data entry.
7. Special characters such as stroke (/), colon (:), equal to sign (=), decimal point (.), Comma (,), per cent sign (%), rupee sign (Rs.or /-) etc., should not be recorded in any of the columns. 'Nil' should be indicated by a dash (-). Decimal point (.) will appear only in the case of interest rate (column 12 of BSR-1A).
8. Ditto indicated by double comma or vertical strokes sometimes looks like the number 11. Therefore, adequate care should be taken to either repeat the figure or indicate ditto by the word "— do —".
9. In each column, one and only one code is to be reported. Care should be taken to record the most appropriate code for each account.

III. BSR - 1 - Part A (BSR-1A)

1. **Format** : The return is to be prepared in the revised format only as prescribed in this Handbook. In case of any deviation, data should be copied again in the prescribed form before submission.
2. **Page Number** : Each page of the return should be numbered. In case, the return runs into more than one page, continuous serial numbers should be given. Page numbers should not be distinguished through the addition of alphabets to numbers such as 12A, 12B, etc. Each page should indicate the number of that page as well as that of the total number of pages of the return. For example, in a return of 15 pages, the pages should be numbered as 1/15, 2/15, 3/15 14/15, 15/15. Page number 1/15 and 2/15 will indicate that these are the first and second pages of a return of 15 pages and so on. Similarly, page 15/15 will show that this is the last page of the return of 15 pages. Single page return should be marked as 1/1.
3. **Serial Number (Column S)** : Each line of entry on a page is to be serially numbered page-wise.
4. **Name of the Party (Column 1)** : The information regarding the name of party may be filled in column 1 by the banks in the return. This column is for the use of the reporting branches and not for the use of the Reserve Bank. This name of the party is not recorded in the data captured from the return or submitted in soft form. The entry of the name of the party against each account would facilitate the checking of the various codes given to it. However, since many banks submitting data on magnetic media, send the pre-printed computer output pertaining to the previous survey to their branches/offices for updating the data, it is advantageous to have the name of the party in their output in order to facilitate easy reporting of information from the records by the bank offices.
5. **Account Number (Column 2)** : Account numbers given by the branch could be used for referring to the account in case of any query. This column is for the use of the reporting branches and not for the use of the Reserve Bank. This column is not recorded in the data captured from the return or submitted in soft form.
6. **Utilisation of Credit** : The information on place of utilisation of credit is being collected under two heads viz., district and population group.
 - (a) **District (Column 3)** : The district code indicates the district where actual credit has been or will be utilised by the borrower. Code numbers allotted to the different districts are given in List 'A'.
 - (b) **Population Group (Column 4)** : The code indicates the population group status of the place of utilisation of credit. The relevant codes are given in List 'B'.

Information given in these columns is important for ascertaining the State and District / Population Group-wise flow of credit. The credit extended by a branch/office is not always used in the same district/population group and state in which the branch office is located. In several major urban and metropolitan branches, a good part of the credit extended, is utilised elsewhere. The codes for the district and population group in which the loan is utilised by the borrower should be entered in columns 3 and 4, respectively. For example, if the Head Office of a company in Mumbai is granted an advance for utilisation for its factory located in Pen (Raigad district in Maharashtra), the appropriate district code for Raigad i.e. 603 should be indicated in column 3 and as the population of Pen is between 10,000 and one lakh, the appropriate population group code 2 for semi-urban area should be entered in column 4. It should be ensured that only one district code and corresponding population group code are given against an account.

It may not always be possible to indicate the district and population group where certain advances are utilised, for instance, advances granted to a Government Corporation (e.g. Food Corporation of India) or statutory bodies (e.g. Electricity Boards) or a privately owned company, the operations of which extend to more than one district, population group or state. In such cases, the codes of the district and population group where the major portion of the advances is utilised, is to be recorded. In case it is difficult to identify those aspects, the information of the place where the branches located may be provided. As far as possible, efforts would however be made to identify the district and population group where the credit is actually utilised.

7. Type of Account (Column 5) : The code numbers allotted to the various types of accounts are given in List 'C'. All accounts in the books of a branch/office have to be classified under one or the other of these types appropriately. The code number relevant to the type of each borrowal account, i.e. cash credit, overdraft, term loan, etc. should be entered on column No.5. In case a party is given borrowing facilities under different types of accounts, each account should be separately listed. Such accounts should not be combined.

Further, abbreviations such as CC, OD, DL, TL, etc. should be avoided and only the appropriate code should be reported in the return. The listing of accounts may follow any order; say account-wise, ledger-wise, type-of-account-wise, etc. as per the convenience of the bank. Where ledgers are maintained according to type of account (i.e. separate ledgers for cash credits, overdrafts, etc.), listing for all accounts in one ledger could be completed before another ledger relating to another type of account is taken up, e.g. all cash credit accounts could be listed before going on to overdraft accounts and so on. Where ledgers are maintained according to type of borrowers (small enterprises, agriculture etc.), the listing could follow this order. All types of accounts of any one class of borrowers could be listed

in any convenient sequence. However, care should be taken to give the appropriate code from List 'C' for each account and all accounts should be included either in BSR-1A (individually) or in BSR-1B (in consolidated form) for each branch.

The Credit Cards have been classified into the following categories:

1. **Personal Credit Cards:** These cards are given to Individuals to personal use. The occupation should be used as Personal Loans (95008 or 95018).
2. **General Credit Cards:** These are general-purpose individual credit cards issued under the scheme of General Credit Card (GCC), for which the occupation of the borrower should be given as personal loan (95009 or 95019).
3. **Kisan Credit Cards:** The occupation of these cards should be agriculture and allied activities. The Kisan Credit Cards (KCCs) have been classified into Production and Investment depending upon the purpose for which the card is sanctioned/ used.
4. **Other Credit Cards:** Other Credit Cards would include credit cards given for specific purpose other than Personal, GCC and KCC, e.g. Corporate Credit Cards, Small Business Credit Cards, Swarojgar Credit Card etc. The classification of the occupation should be based on actual occupation of the Corporate/ Business/ Individual borrower and it should not be categorized as Personal Loans.

The loans and advances shown under Term Loans are bifurcated as under:

1. Medium-Term Loans i.e. loans and advances granted for a period of above 1 year and up to and inclusive of 3 years.
2. Long-Term Loans i.e. loans and advances granted for a period of above 3 years.

These loans would include (a) loans originally sanctioned for a period exceeding one year with specific schedule of repayment and remaining outstanding partly or wholly as on the date of the return; (b) interim cash credit pending the sanction of formal term loans and (c) instalment credit where repayment is spread over more than one year on the basis of their classification criteria. There may, however be some agricultural loans sanctioned for short-term purposes (e.g. cultivation of sugarcane) where the duration is more than one year but such loans should not be included under term loans. However, for instance when a demand promissory note is taken as an additional security for a term loan, where the schedule of repayment of the loan extends over a period in excess of one year, the account should be reported as a term loan and not as a demand loan.

Pre-shipment finance under any type of facility viz., cash credit, overdraft and demand loans should be classified as Packing Credit. All types of inland bills (trade and other) have

to be given same type of account code. Advances by way of rediscounting of bills of other party, if any, may be reported as 'Bills discounted' with appropriate occupation category.

8. Type of Organisation (Column 6) : The code number relevant to the type of organisation of the borrower should be recorded in this column. List 'D' contains the code numbers allotted to different types of organisations. The organization is based on the ownership of the borrowing unit. *Except the organization Non-Residents (code 81), all the other organizations are classifications of residents only.* The list itself provides a brief explanation for each category of organisation. Some further explanations are given below:

In view of the organisational structure of the activities existing in the country, the classifications of the public sector is done on the following basis:

- (a) The general government comprises government departments, offices and other bodies of the central, state/union territories and local authorities, whose function is to organise for the community, but not normally to sell those common services which cannot be otherwise conveniently and economically provided. It is also expected to act as an administrative agency for the economic and social policy of the country. The activities covered under the administrative departments relate to organs of state dealing with fiscal services like collection of taxes and servicing of debt; general administrative services like police, jails, external affairs, supply and disposal, defence services, law and justice; social and community services like education, medical and housing; economic services like agriculture, industry, transport and construction.
- (b) Departmental enterprises, also referred to as Departmental Commercial Undertakings (DCUs) are unincorporated enterprises owned, controlled and run directly by public authorities. These enterprises normally do not hold or manage financial assets and liabilities apart from their working balances and business accounts payables and receivables. DCUs charge for the goods and services they provide on commercial basis. The following activities of the Government are classified as departmental commercial enterprise activities:

- | | |
|-----------------------------|--|
| (i) Railways | (ix) Electricity |
| (ii) Communication | (x) Security Presses |
| (iii) Irrigation | (xi) Mints |
| (iv) Road & Water Transport | (xii) Currency & Coinage |
| (v) Forests | (xiii) Radio and Television Broadcasting |
| (vi) Cinchona Plantation | (xiv) Ordnance Factories |
| (vii) Milk Supply | (xv) Civil Aviation |
| (viii) Printing Presses | (xvi) Manufacturing. |

- (c) Government companies are defined under Section 617 of the Indian Companies Act, 1956, as companies in which not less than 51 per cent of the paid-up capital is held by the Central or State Government either separately or jointly.
- (d) Statutory corporations, owned by the Central Government or by State Government, as well as companies that are subsidiaries of Government companies are also to be treated as Government companies.
- (e) Non-departmental enterprises, also referred to as Non-departmental Commercial Undertakings (NDCUs), comprise of (i) government companies and subsidiaries of government companies and (ii) statutory corporations set up under special enactments of Parliament or State Legislatures (such as Oil and Natural Gas Commission, Damodar Valley Corporation, FCI, IAAI, Road Transport Corporations, Warehousing Corporations, Electricity Boards, Nationalised Banks, LIC etc.). The NDCUs differ from the DCUs in that they hold and manage the financial assets and liabilities as well as the tangible assets involved in their business. These enterprises have separate Boards of Directors and present profit and loss accounts and balance sheets as in the case of private corporate sector. These enterprises have been divided into two categories viz., (i) financial enterprises and (ii) non-financial enterprises. The financial enterprises comprise (i) the nationalised banks, (ii) financial corporations, (iii) LIC, GIC and its subsidiaries and Employees State Insurance Corporation (ESIC). The non-financial enterprises consist of all other undertakings/ enterprises of central, state, union territory governments and local authorities under the industry groups agriculture, forestry and logging, fishing, mining, manufacturing, electricity and gas, road, air and water transport including port trusts, storage and warehousing, trade, hotels & restaurants and other services.
- (f) All types of co-operative institutions should be given organisation code 21 to 24, even if the co-operative institution is sponsored by a Government body. The co-operative institutions are divided into financial and non-financial groups. For PACS, FSS and LAMPS, the actual occupation/ activity code of the final use of the loan should be given, if available and recorded, e.g. agriculture, etc. Otherwise, the occupation codes should be shown as financial intermediation, 65901, 65902 etc. The occupation for other financial co-operative sector should be the appropriate code related to the financial intermediation. The organisation code 24, non-financial co-operative sector, will include co-operative marketing and other federations, co-operative housing societies, co-operative retail stores etc. The occupation code relevant to the activity of the co-operative (farming, processing, marketing, trading, housing etc.) should be given in column 7 (occupation).

- (g) A corporation is a legal entity created for the purpose of producing goods or services for the market. A corporation may be a source of profit or other financial gain to its owners. Public and Private Limited companies should be classified as Private Corporate Sector, Financial and Non-Financial Corporations (code 31 & 32).
- (h) Joint Sector (of Public and Private Sector) should be classified as Public Sector or Private Sector based on (1) ownership, (2) Management, in case ownership is 50:50.
- (i) *A household may consist of an individual or more than one person. Assets may be held and liabilities incurred on behalf of an entire household, and the income of individuals may be pooled for the benefit of all household members. Many expenditure decisions, particularly with respect to consumption and housing, may also be made collectively for the benefit of an entire household.*
- (j) The household sector comprises Individuals and other entities such as Partnerships, Propriety concerns, Joint families (HUFs), Joint Liability Groups (JLGs), Self-Help Groups (SHGs), NGOs, Associations, Clubs, Trusts and other Groups, etc. Individuals will use loans either for final consumption or for economic activity for production/ construction. The other entities, under household sector, should be engaged in economic activity for production.
- (k) Loans granted to individuals, singly or jointly with one or more persons should be assigned the code number 41 (Individuals - Male) or 42 (Individuals - Female) depending on the gender of the sole/first account holder.
- (l) Micro Finance Institutions (MFIs) should be classified depending upon their linkages. The actual occupation/ activity code of the final use of the loan (specific activity of the SHG) should be given, if available and recorded e.g. agriculture, manufacturing, trade etc. Otherwise, the occupation should be shown as general/ diversified/ unspecified activities of SHGs/ MFIs i.e. code 67201. The SHGs have been further segregated into Women-SHGs and other-SHGs.
- (m) *Non-profit institutions (NPIs) are legal or social entities, created for the purpose of producing goods and services, whose status does not permit them to be a source of income, profit, or other financial gain for the units that establish control, or finance them.*
- (n) Non-profit institutions serving business and privately funded quasi-corporate institutions should be classified as private corporate sector. They include chambers of commerce, agricultural/ manufacturing/ trade associations, employers' organizations, research and testing laboratories, or other organizations or institutes engaged in activities that

are of mutual interest or benefit to the group of businesses that control and finance them. NPIs that are controlled and mainly financed by the government are classified in the general government sector.

- (o) The Non-profit institutions serving household (non-government) (NPISH) sector comprises a subset of non-profit institutions. NPISHs are mainly engaged in providing goods and services to households or the community at large free of charge or at prices that are not economically significant (and thus are classified as non-market producers), except those that are controlled and mainly financed by government units. NPISHs are mainly financed from contributions, subscriptions from members, or earnings on holdings of real or financial assets. NPISHs consist mainly of associations such as trade unions; professional or learned societies; consumers' associations; political parties; religious societies; social, cultural, recreational, and sports clubs; and organizations that provide goods and services for philanthropic purposes rather than for the units that control them.
- (p) An institutional unit is said to be a resident unit when it has a *center of economic interest* in the economic territory of the country in question. *A country's economic territory consists of the geographic territory administered by a government within which persons, goods, and capital circulate freely.* The economic borders of a country are not always based strictly on physical or political borders, although there is usually a close correspondence. *An institutional unit is said to have a center of economic interest within a country when there exists some location—dwelling, place of production, or other premises—within the economic territory of the country on, or from, which it engages, and intends to continue to engage, in a significant amount of economic activity.* The location need not be fixed so long as it remains within the economic territory.

Organisation code consists of two digits. The accuracy of the organisation codes with reference to the constitution of the units should be verified.

9. **Activity/Occupation (Column 7):** Information given in this column would bring out the sector-wise flow of credit. List 'E' gives the 5 digit code numbers for different types of occupation or activities.

The code number appropriate to the occupation or activity of the borrower for each account is to be entered in this column. For loans, except personal loans, the occupation/ activity of the borrower is important. The determination of the occupation should be based on value addition of the loan. On the other hand, for personal loans should be classified based on the purpose for which loans is granted irrespective of the occupation of the borrower. For example, if a refrigeration unit is purchased, by a doctor for his clinic, by a shopkeeper for

use in his shop, by a farmer for keeping his perishable agricultural goods, the occupation will be 'Medical Services', 'Retail Trade', 'Agriculture', respectively. In case the same persons purchase the refrigerator in their individual capacity for personal use, the occupation code will be 'Personal Loan – Consumer Durables'.

In a majority of cases, the occupation code can be determined on the basis of the occupation/ activity of the borrower. However, in the case of consumption and personal loans such as housing loans, loans for education, etc. activity of the borrower may not by itself determine the occupation code. For example, in the case of housing loans (codes 95001, 95011), vehicle loans (codes 95002, 95012), consumer loans (codes 95003, 95013), loans for education (codes 95004, 95014), etc. it would not be proper to determine the occupation code on the basis of the activity of the borrower. For personal loans, purpose for which the credit is extended (whether for education, housing or consumption) should be the guideline for determining the correct occupation code.

More than one occupation code should not be reported against any account. If the borrower is engaged in more than one type of activity and if separate credit limits/ sub-limits are sanctioned by the bank for different activities, the credit limit and outstanding amount should be segregated for each activity reported separately. For example, if a company engaged in the manufacture of cotton textiles and chemicals, is granted credit limits by the bank, it is necessary to report the credit limits and amount outstanding separately for the two units, if separate credit limits are sanctioned. If, however, separate limits are not sanctioned, the major activity of the borrower should be the basis of classification. In such cases, suitable explanation should be furnished in the 'Remarks' column.

For PACS, FSS and LAMPS, the actual occupation/ activity code of the final use of the loan should be given, if available and recorded, e.g. agriculture, farming, processing, marketing, trading, etc. Otherwise, the occupation should be shown as financial intermediation, 65901, 65902, etc.

The actual occupation/ activity code of the final use of the loan (specific activity of the SHG) should be given, if available and recorded, e.g. agriculture, manufacturing, trade, etc. Otherwise, the occupation should be shown as general/ diversified/ unspecified activities of SHGs/ MFIs, code 67201.

Loans to RRBs should be classified as per on-lending to agriculture and allied activities and other purposes.

Loans to Non-Banking Financial Companies (NBFCs) should be classified as per on-lending to agriculture and allied activities, small and micro enterprises, housing sector, educational purposes and other general purposes.

The indirect finance to Agriculture includes

- (a) Storage and market yards- loans for construction and running of storage facilities (warehouses, godowns, silos, market yards and cold storages) for storage of agricultural produce/ products (code 01181).
- (b) Setting up of Agriculture Clinic & Agribusiness Centre, dealers in drip irrigation/ sprinkler irrigation system/ agricultural machinery, Loans to NCDC/ NGOs/ MFIs for on-lending for agriculture & allied activities to individual farmers/ SHGs/ JLGs, finance to any person/ organisation providing inputs to or marketing the agricultural output of farmers, etc (code 01182)
- (c) Biotechnology, Agriculture Custom Service Units, Electricity Boards for Energisation of pumpsets, Distribution of fertilizers and pesticides – Wholesale & Retail sale, Distribution of Seeds – Wholesale & Retail sale, Agriculture Machinery and Implements – Wholesale & Retail sale, PACS, FSS & LAMPS, Co-operative Marketing Societies and Co-operatives of producers, RRBs for on-lending for agriculture & allied activities, NBFCs for on-lending for agriculture & allied activities, Food and agro-based processing units (MSME only).

The individual items at (c) are to be given separate occupation codes given in the List 'E', but all the items under (b) should be classified as the occupation code '01182'. For calculating the indirect finance to agriculture and allied activities, all the occupation codes at (a), (b) and (c) would be added.

Indirect Finance to small and micro enterprises includes loans to SFCs, SIDC, etc. for on-lending to micro and small enterprises, finance to any person providing inputs to or marketing the output of artisans, village and cottage industries, handlooms and to co-operatives of producers of Small Enterprises sector, etc. which should be classified as '65934'. Loans to NBFCs for on-lending to small and micro enterprises (code 65922) will also be included in total indirect finance to Small Enterprises sector.

Indirect Finance to Housing sector includes loans to NHB, other specialized institutions granting credit for house construction/ purchase, State Housing Boards etc (code 65935). Loans to NBFCs in the housing sector, i.e. Housing Finance Companies (code 65923) will also be included in total indirect finance to housing sector.

Loans given to borrowers for construction of house for own use is to be shown under personal housing loans. Loans given to borrowers whose main occupation is construction and maintenance of activities should be classified under division 45. Loans extended to borrowers for construction of shops, factories, staff quarters, office building, etc. should be classified as per the borrowers main activity.

Repairs and maintenance services carried out by individual or company other than the manufacturer/ seller are to be classified in division 93. The repair and maintenance services in this division are those carried out on fee/ contract basis by an independent unit. Repairs of capital goods/ agriculture equipments/ machinery are classified in the same class as the units that produce/ sell the goods, if maintained by them.

10. **Category of Borrower Account (Column 8):** The category of borrower account should be indicated in column 8 against each individual account. Codes relating to category of borrowal account are given in List 'F'. The category is based on the size of the borrowing unit. Ensure that correct category of borrower code is reported for each account. The classification of the category of the borrower should be based on the guidelines issued by the Reserve Bank of India from time to time.

11. **Asset Classification of Borrowal Account (Column 9):** Information on asset classification of each account with credit limit of over Rs.2,00,000 is to be reported in column 9 as per asset classification code assigned to a borrowal account for reporting to DBOD/ DBS of the Reserve Bank of India. The relevant codes are given in List 'G'. Please ensure that correct asset classification code is reported against each borrowal account. All accounts should be classified as one of the following, based on the prevailing guidelines on the asset classification:

Standard Assets

Sub-standard Assets

Doubtful Assets

Loss Assets

The changes in guidelines as prescribed from time to time by the Reserve Bank of India, may be taken into account while reporting under this column.

All loans, including those have become NPA, should be included in BSR-1 return. The assets, which have been wholly written off should not be reported in BSR-1. However, in case of partly written off assets, the amount of technical write off, if any, should be deducted from the outstanding gross advances.

12. **Secured/ Un-Secured Flag for Borrowal Account (Column 10):** Secured/ Un-Secured flag for each account with credit limit of over Rs.2,00,000 is to be given in column 10. For partially secured loans, the majority criteria should be used for proper classification. The relevant codes are given in List 'H'.

13. **Type of Interest Rates on Loans (Column 11):** Fixed/ Floating Interest rate flag for each account with credit limit of over Rs.2,00,000 is to be given in column 11. The relevant codes are given in List 'I'.

14. **Rate of Interest (Column 12):**

- (i) The rate of interest (per cent per annum) charged to an account should be reported in decimals (up to two places) and not in fraction and should be exclusive of interest tax.
- (ii) In case an advance is given free of interest, indicate a dash(-) against the concerned account with suitable remarks recorded in column 13.
- (iii) Where slab rates of interest are charged on advances, the rate corresponding to the largest portion of the advances should be recorded. If two rates are charged, the rate applicable to the major portion of amount outstanding should be reported.
- (iv) Banks should ensure that the rate of interest reported is in conformity with the norms prescribed by the Reserve Bank of India from time to time.
- (v) In the case of Inland and Foreign Bills Purchased/Discounted, the rate of interest column need not be filled in.
- (vi) The rate of interest should be reported even if the account has a credit balances.
- (vii) In the case of sub-standard, doubtful and loss assets, the rate of interest last applied should be reported.

15. **Credit Limit (Column 13):** In this column, the credit limit in force as on the reference date of the return should be treated as the credit limit. Any additional limits granted temporarily for short periods at the discretion of agents/managers and other competent authorities should also be included if they are in force as on the reference date of the return. The '*drawing limit*' which is linked to the value of stocks hypothecated or pledged and the margin prescribed *should not be* taken as credit limit.

In recording credit limits in respect of term loans, care should be taken to show only the operative limit, i.e. the limit sanctioned minus the principal amount repaid. For example, a company has been sanctioned a term-loan of Rs.25 lakh, for installation of some plant, which is to be repaid in ten equal half-yearly installments. The company has repaid Rs.5 lakh (i.e. 2 half-yearly installments of Rs.2.5 lakh each). Hence, under this column, only the operative credit-limit i.e. Rs.20 lakh should be shown and not Rs.25 lakh. If the operative limit of an account is reduced to Rs.2,00,000 or less, it should be reported in a consolidated manner in BSR-1B.

In case of other loans, which have not been fully drawn, the sanctioned limit should be indicated. The credit limit should not be adjusted for the unpaid or overdue installments. If a borrower is sanctioned a composite credit limit against more than one account, the limit should be split up in proportion to the outstanding amounts and shown against the respective accounts.

Care may be taken to give credit limit of the loan component and cash credit portions separately.

Where no specific credit limit is sanctioned, the amount outstanding should be treated as the credit limit.

Credit limit is the sanctioned credit limit and should be consistent with amount outstanding. The credit limit should not be left blank.

Accounts termed as NPA should also be reported. The credit limit should be taken as the ad-hoc limit sanctioned, if any or same as the amount outstanding in case of out-of-order cases. The credit limit for NPA accounts should not be taken as 0 (zero).

In the case of consortium lending, branches should report only the net credit allocated to them.

16. Amount Outstanding (Column 14):

- (i) The actual amount outstanding (debit) in each account as at the close of business on the reporting date is to be rounded off to the nearest thousands of rupees.
- (ii) If one consolidated amount is shown against two or more accounts with separate particulars in columns 2 to 13, against each such account, the amount should be split up according to the proportion of credit limits shown against the concerned accounts.
- (iii) Amount outstanding should not normally exceed the credit limit. In case where the amount outstanding is more than double the credit limit, the reasons for such excess should be explained in the 'Remarks' column.
- (iv) If there is no figure to report in column 14, a dash (-) should be indicated.
- (v) If the account is having a credit balance, it should be indicated by a remark 'CR' in column 15 and a dash (-) should be indicated in column 14. The actual amount of credit balance should not be reported.
- (vi) Closed accounts should not be reported.

17. Remarks (Column 15): Clarification in respect of any entry, where necessary, may be given in this column. For instance, in the case of large loans utilised in more than one

state or district or population group, a suitable indication may be given here, in the case of composite limit, the procedure outlined in respect of column 13 should be specified. Accounts with credit balance should be indicated by 'CR' in this column.

18. Other Instructions:

- (i) Page-wise totals should be given for column 'S' (Number of accounts), column 13 (Credit limit) and column 14 (Amount outstanding) in the space provided at the bottom of each page. These figures should not be carried forward to the next page.
- (ii) In case any entry is cancelled after entering in BSR-1A return, then totals under columns 'S', 13 and 14 of the page should also be accordingly revised.
- (iii) A summary of BSR-1A showing the page-wise totals and grand total of number of accounts, credit limit and amount outstanding (i.e. totals of columns 'S', 13 and 14) should be appended to BSR-1A return.

IV. CODE LISTS

LIST 'A'

DISTRICTS - 2008

Sr. No.	State/ District	District Code	Sr. No.	State/ District	District Code
I ANDAMAN & NICOBAR (19)			III ARUNACHAL PRADESH (09)		
1	ANDAMAN	194	1	ANJAW	119
2	NICOBAR	195	2	CHUNGLANG	400
II ANDHRA PRADESH (80)			3	DIBANG VALLEY	097
1	ADILABAD	805	4	EAST KAMENG	091
2	ANANTAPUR	829	5	EAST SIANG	094
3	CHITTOOR	826	6	KURUNG KUMEY	114
4	CUDDAPAH	828	7	LOHIT	092
5	EAST GODAVARI	810	8	LOWER DIBANG VALLEY	113
6	GUNTUR	822	9	LOWER SUBANSIRI	095
7	HYDERABAD	800	10	PAPUMPARE	401
8	KARIMNAGAR	807	11	TAWANG	099
9	KHAMMAM	809	12	TIRAP	098
10	KRISHNA	820	13	UPPER SIANG	402
11	KURNOOL	830	14	UPPER SUBANSIRI	096
12	MAHBUBNAGAR	834	15	WEST KAMENG	090
13	MEDAK	802	16	WEST SIANG	093
14	NALGONDA	832	IV ASSAM (01)		
15	NELLORE	824	1	BAKSA	129
16	NIZAMABAD	803	2	BARPETA	021
17	PRAKASAM	825	3	BONGAIGAON	002
18	RANGAREDDY	838	4	CACHAR	022
19	SRIKAKULAM	815	5	CHIRANG	127
20	VISHAKHAPATNAM	812	6	DARRANG	007
21	VIZIANAGARAM	836	7	DHEMAJI	410
22	WARANGAL	808	8	DHUBRI	019
23	WEST GODAVARI	818	9	DIBRUGARH	009

Sr. No.	State/ District	District Code
10	GOALPARA	003
11	GOLAGHAT	013
12	HAILAKANDI	004
13	JORHAT	011
14	KAMRUP	001
15	KAMRUP METROPOLITAN	116
16	KARBI ANGLONG	016
17	KARIMGANJ	017
18	KOKRAJHAR	020
19	LAKHIMPUR	010
20	MORIGAON	005
21	NAGAON	014
22	NALBARI	008
23	NORTH CACHAR HILLS	018
24	SIBSAGAR	012
25	SONITPUR	006
26	TINSUKIA	015
27	UDALGURI	133
V BIHAR (06)		
1	ARARIA	083
2	ARWAL	109
3	AURANGABAD	058
4	BANKA	046
5	BEGUSARAI	077
6	BHAGALPUR	080
7	BHOJPUR	052
8	BUXAR	045
9	DARBHANGA	074
10	GAYA	070
11	GOPALGANJ	063
12	JAMUI	047

Sr. No.	State/ District	District Code
13	JEHANABAD	081
14	KAIMUR	037
15	KATIHAR	071
16	KHAGARIA	085
17	KISHANGANJ	049
18	LAKHISARAI	075
19	MADHEPURA	068
20	MADHUBANI	054
21	MUNGER	072
22	MUZAFFARPUR	062
23	NALANDA	051
24	NAWADA	059
25	PASCHIMI CHAMPARAN	064
26	PATNA	060
27	PURBI CHAMPARAN	053
28	PURNIA	078
29	ROHTAS	067
30	SAHARSA	076
31	SAMASTIPUR	055
32	SARAN	066
33	SHEIKHPURA	079
34	SHEOHAR	065
35	SITAMARHI	050
36	SIWAN	057
37	SUPAUL	048
38	VAISHALI	089
VI CHANDIGARH (39)		
1	CHANDIGARH	390
VII CHHATTISGARH (71)		
1	BASTAR	762
2	BILASPUR	754

Sr. No.	State/ District	District Code
3	DANTEWADA	763
4	DHAMTARI	704
5	DURG	750
6	JANJGIR-CHAMPA	753
7	JASHPUR	707
8	KANKER	761
9	KAWARDHA	765
10	KORBA	755
11	KORIYA	757
12	MAHASAMUND	759
13	RAIGARH	758
14	RAIPUR	760
15	RAJNANDGAON	766
16	SURGUJA	756
VIII DADRA & NAGAR HAVELI (69)		
1	DADRA & NAGAR HAVELI	698
IX DAMAN & DIU (67)		
1	DAMAN	694
2	DIU	696
X DELHI (29)		
1	DELHI	290
XI GOA (68)		
1	NORTH GOA	690
2	SOUTH GOA	692
XII GUJARAT (54)		
1	AHMADABAD	570
2	AMRELI	574
3	ANAND	567
4	BANAS KANTHA	544
5	BHARUCH	553
6	BHAVNAGAR	572

Sr. No.	State/ District	District Code
7	DAHOD	549
8	DANGS	563
9	GANDHINAGAR	540
10	JAMNAGAR	582
11	JUNAGADH	576
12	KACHCHH	586
13	KHEDA	566
14	MAHESANA	542
15	NARMADA	551
16	NAVSARI	557
17	PANCH MAHALS	548
18	PATAN	543
19	PORBANDAR	573
20	RAJKOT	580
21	SABAR KANTHA	546
22	SURAT	560
23	SURENDRANAGAR	584
24	VADODARA	550
25	VALSAD	556
XIII HARYANA (34)		
1	AMBALA	340
2	BHIWANI	359
3	FARIDABAD	361
4	FATEHABAD	351
5	GURGAON	348
6	HISAR	350
7	JHAJJAR	349
8	JIND	353
9	KAITHAL	354
10	KARNAL	342
11	KURUKSHETRA	355

Sr. No.	State/ District	District Code
12	MAHENDRAGARH	346
13	MEWAT	102
14	PANCHKULA	345
15	PANIPAT	343
16	REWARI	347
17	ROHTAK	344
18	SIRSA	352
19	SONIPAT	357
20	YAMUNANAGAR	341
XIV HIMACHAL PRADESH (46)		
1	BILASPUR	462
2	CHAMBA	472
3	HAMIRPUR	482
4	KANGRA	470
5	KINNAUR	476
6	KULU	468
7	LAHUL & SPITI	474
8	MANDI	464
9	SIMLA	460
10	SIRMAUR	480
11	SOLAN	486
12	UNA	484
XV JAMMU & KASHMIR (44)		
1	ANANTNAG	444
2	BADGAM	432
3	BANDIPORA	209
4	BARAMULLA	442
5	DODA	456
6	GANDERBAL	159
7	JAMMU	450
8	KARGIL	438

Sr. No.	State/ District	District Code
9	KATHUA	452
10	KISHTWAR	135
11	KULGAM	138
12	KUPWARA	436
13	LEH LADAKH	458
14	POONCH	446
15	PULWAMA	434
16	RAJOURI	448
17	RAMBAN	137
18	REASI	239
19	SHOPIAN	433
20	SRINAGAR	440
21	UDHAMPUR	454
XVI JHARKHAND (07)		
1	BOKARO	035
2	CHATRA	061
3	DEOGHAR	040
4	DHANBAD	082
5	DUMKA	041
6	GARHWA	038
7	GIRIDIH	056
8	GODDA	042
9	GUMLA	043
10	HAZARIBAG	084
11	JAMTARA	105
12	KODERMA	073
13	LATEHAR	104
14	LOHARDAGGA	044
15	PAKUR	069
16	PALAMAU	086
17	PASCHIMI SINGHBHUM	088

Sr. No.	State/ District	District Code
18	PURBI SINGHBHUM	036
19	RANCHI	087
20	SAHEBGANJ	039
21	SERAIKELA-KHARSAWAN	106
22	SIMDEGA	108
XVII KARNATAKA (84)		
1	BAGALKOTE	869
2	BANGALORE RURAL	842
3	BANGALORE URBAN	840
4	BELGAUM	870
5	BELLARY	858
6	BIDAR	866
7	BIJAPUR	868
8	CHAMARAJANAGAR	851
9	CHIKKABALLAPURA	251
10	CHIKMAGALUR	877
11	CHITRADURGA	856
12	DAKSHIN KANNAD	880
13	DAVANGERE	857
14	DHARWAD	860
15	GADAG	859
16	GULBARGA	864
17	HASSAN	846
18	HAVERI	861
19	KODAGU	882
20	KOLAR	852
21	KOPPAL	863
22	MANDYA	843
23	MYSORE	850
24	RAICHUR	862
25	RAMANAGARA	248

Sr. No.	State/ District	District Code
26	SHIMOGA	874
27	TUMKUR	854
28	UDIPI	881
29	UTTAR KANNAD	872
XVIII KERALA (96)		
1	ALAPUZHA	966
2	ERNAKULAM	970
3	IDUKKI	976
4	KANNUR	985
5	KASARAGOD	989
6	KOLLAM	963
7	KOTTAYAM	968
8	KOZHIKODE	980
9	MALAPPURAM	983
10	PALAKKAD	974
11	PATHANAMTHITTA	978
12	THIRUVANANTHAPURAM	960
13	THRISSUR	972
14	WAYANAD	988
XIX LAKSHADWEEP (89)		
1	LAKSHADWEEP	890
XX MADHYA PRADESH (70)		
1	ANUPPUR	721
2	ASHOKNAGAR	731
3	BALAGHAT	752
4	BARWANI	723
5	BETUL	717
6	BHIND	739
7	BHOPAL	764
8	BURHANPUR	725
9	CHHATARPUR	744

Sr. No.	State/ District	District Code
10	CHHINDWARA	715
11	DAMOH	708
12	DATIA	742
13	DEWAS	719
14	DHAR	724
15	DINDORI	711
16	EAST NIMAR	718
17	GUNA	736
18	GWALIOR	740
19	HARDA	706
20	HOSHANGABAD	716
21	INDORE	720
22	JABALPUR	710
23	JHABUA	726
24	KATNI	709
25	MANDLA	712
26	MANDSAUR	728
27	MORENA	738
28	NARSIMHAPUR	714
29	NEEMUCH	729
30	PANNA	745
31	RAISEN	702
32	RAJGARH	734
33	RATLAM	727
34	REWA	747
35	SAGAR	705
36	SATNA	746
37	SEHORE	700
38	SEONI	713
39	SHAHDOL	749
40	SHAJAPUR	732

Sr. No.	State/ District	District Code
41	SHEOPUR	701
42	SHIVPURI	737
43	SIDHI	748
44	TIKAMGARH	743
45	UJJAIN	730
46	UMARIA	703
47	VIDISHA	735
48	WEST NIMAR	722
XXI MAHARASHTRA (60)		
1	AHMADNAGAR	622
2	AKOLA	646
3	AMRAVATI	644
4	AURANGABAD	624
5	BHANDARA	638
6	BID	628
7	BRIHAN MUMBAI	600
8	BULDHANA	648
9	CHANDRAPUR	636
10	DHULE	654
11	GADCHIROLI	660
12	GONDIA	639
13	HINGOLI	627
14	JALGAON	656
15	JALNA	625
16	KOLHAPUR	608
17	LATUR	662
18	NAGPUR	640
19	NANDED	632
20	NANDURBAR	655
21	NASIK	650
22	OSMANABAD	630

Sr. No.	State/ District	District Code
23	PARBHANI	626
24	PUNE	620
25	RAIGAD	603
26	RATNAGIRI	605
27	SANGLI	612
28	SATARA	615
29	SINDHUDURG	607
30	SOLAPUR	610
31	THANE	601
32	WARDHA	642
33	WASHIM	647
34	YAVATMAL	634
XXII MANIPUR (15)		
1	BISHENPUR	155
2	CHANDEL	157
3	CHURACHANDPUR	152
4	IMPHAL EAST	151
5	IMPHAL WEST	158
6	SENAPATI	150
7	TAMENGLONG	156
8	THOUBAL	153
9	UKHRUL	154
XXIII MEGHALAYA (02)		
1	EAST GARO HILLS	023
2	EAST KHASI HILLS	026
3	JAINTIA HILLS	025
4	RI BHOI	028
5	SOUTH GARO HILLS	029
6	WEST GARO HILLS	024
7	WEST KHASI HILLS	027

Sr. No.	State/ District	District Code
XXIV MIZORAM (03)		
1	AIZAWL	030
2	CHAMPHAI	031
3	KOLASIB	896
4	LAWNGTLAI	898
5	LUNGLEI	032
6	MAMIT	033
7	SAIHA	034
8	SERCHHIP	897
XXV NAGALAND (14)		
1	DIMAPUR	141
2	KIPHIRE	145
3	KOHIMA	140
4	LONGLENG	139
5	MOKOKCHUNG	142
6	MON	146
7	PEREN	143
8	PHEK	148
9	TUENSANG	144
10	WOKHA	147
11	ZUNHEBOTO	149
XXVI ORISSA (16)		
1	ANGUL	169
2	BALANGIR	184
3	BALESHWAR	172
4	BARGARH	173
5	BHADRAK	171
6	BOUDH	187
7	CUTTACK	170
8	DEOGARH	188
9	DHENKANAL	178

Sr. No.	State/ District	District Code
10	GAJAPATI	161
11	GANJAM	162
12	JAGATSINGHPUR	175
13	JAJPUR	177
14	JHARSUGUDA	189
15	KALAHANDI	168
16	KANDHAMAL	164
17	KENDRAPARA	179
18	KEONJHAR	176
19	KHURDA	181
20	KORAPUT	166
21	MALKANGIRI	163
22	MAYURBHANJ	174
23	NAWAPARA	185
24	NAWRANGPUR	165
25	NAYAGARH	183
26	PURI	160
27	RAYAGADA	167
28	SAMBALPUR	182
29	SONEPUR	186
30	SUNDARGARH	180
XXVII PUDUCHERRY (99)		
1	KARAIKAL	992
2	MAHE	994
3	PUDUCHERRY	990
4	YANAM	996
XXVIII PUNJAB (30)		
1	AMRITSAR	310
2	BARNALA	125
3	BATHINDA	304
4	FARIDKOT	336

Sr. No.	State/ District	District Code
5	FATEHGARH SAHIB	318
6	FEROZPUR	306
7	GURDASPUR	312
8	HOSHIARPUR	332
9	JALANDHAR	320
10	KAPURTHALA	314
11	LUDHIANA	330
12	MANSA	316
13	MOGA	322
14	MUKTSAR	324
15	NAWANSHAHR	326
16	PATIALA	300
17	RUPNAGAR	334
18	SAHIBZADA AJIT SINGH NAGA	121
19	SANGRUR	302
20	TARN TARAN	123
XXIX RAJASTHAN (50)		
1	AJMER	510
2	ALWAR	502
3	BANSWARA	534
4	BARAN	512
5	BARMER	523
6	BHARATPUR	504
7	BHILWARA	508
8	BIKANER	520
9	BUNDI	536
10	CHITTAURGARH	535
11	CHURU	516
12	DAUSA	509
13	DHOLPUR	505
14	DUNGARPUR	533

Sr. No.	State/ District	District Code
15	GANGANAGAR	518
16	HANUMANGARH	517
17	JAIPUR	500
18	JAISALMER	522
19	JALOR	525
20	JHALAWAR	539
21	JHUNJHUNU	515
22	JODHPUR	530
23	KARALI	519
24	KOTA	537
25	NAGOUR	511
26	PALI	528
27	RAJSAMAND	514
28	SAWAI MADHOPUR	506
29	SIKAR	513
30	SIROHI	526
31	TONK	507
32	UDAIPUR	531
XXX SIKKIM (17)		
1	EAST SIKKIM	196
2	NORTH SIKKIM	198
3	SOUTH SIKKIM	199
4	WEST SIKKIM	197
XXXI TAMIL NADU (90)		
1	CHENNAI	900
2	COIMBATORE	920
3	CUDDALORE	906
4	DHARMAPURI	916
5	DINDIGUL	939
6	ERODE	924
7	KANCHEEPURAM	903

Sr. No.	State/ District	District Code
8	KANYAKUMARI	936
9	KARUR	912
10	KRISHNAGIRI	118
11	MADURAI	930
12	NAGAPATTINAM	909
13	NAMAKKAL	915
14	NILGIRIS	918
15	PERAMBALUR	914
16	PUDUKKOTTAI	938
17	RAMANATHAPURAM	932
18	SALEM	913
19	SIVAGANGA	922
20	THANJAVUR	908
21	THENI	942
22	THIRUVALLUR	902
23	THIRUVARUR	907
24	TIRUCHIRAPALLI	910
25	TIRUNELVALI	934
26	TIRUVANNAMALAI	919
27	TOOTHUKUDI	933
28	VELLORE	904
29	VILLUPURAM	940
30	VIRUDHUNAGAR	926
XXXII TRIPURA (18)		
1	DHALAI	193
2	NORTH TRIPURA	190
3	SOUTH TRIPURA	192
4	WEST TRIPURA	191
XXXIII UTTAR PRADESH (20)		
1	AGRA	260
2	ALIGARH	264

Sr. No.	State/ District	District Code
3	ALLAHABAD	220
4	AMBEDKAR NAGAR	215
5	AURAIYA	259
6	AZAMGARH	226
7	BAGHPAT	275
8	BAHRAICH	244
9	BALLIA	235
10	BALRAMPUR	241
11	BANDA	218
12	BARA BANKI	202
13	BAREILLY	250
14	BASTI	242
15	BIJNOR	276
16	BUDAUN	267
17	BULANDSHAHR	268
18	CHANDAULI	229
19	CHITRAKOOT	207
20	DEORIA	236
21	ETAH	266
22	ETAWAH	256
23	FAIZABAD	224
24	FARRUKHABAD	254
25	FATEHPUR	208
26	FIROZABAD	203
27	GAUTAM BUDDHA NAGAR	271
28	GHAZIABAD	269
29	GHAZIPUR	234
30	GONDA	243
31	GORAKHPUR	240
32	HAMIRPUR	216
33	HARDOI	206

Sr. No.	State/ District	District Code
34	HATHRAS	263
35	JALAUN	212
36	JAUNPUR	228
37	JHANSI	214
38	JYOTIBA PHULE NAGAR	279
39	KANAUJ	255
40	KANPUR DEHAT	211
41	KANPUR NAGAR	210
42	KAUSHAMBI	221
43	KHERI	247
44	KUSHI NAGAR	237
45	LALITPUR	213
46	LUCKNOW	200
47	MAHARAJGANJ	225
48	MAHOBA	217
49	MAINPURI	258
50	MATHURA	262
51	MAU	253
52	MEERUT	270
53	MIRZAPUR	232
54	MORADABAD	278
55	MUZAFFARNAGAR	272
56	PILIBHIT	249
57	PRATAPGARH	222
58	RAI BARELI	204
59	RAMPUR	280
60	SAHARANPUR	274
61	SANT KABIR NAGAR	227
62	SANT RAVIDAS NAGAR	231
63	SHAHJAHANPUR	252
64	SHRAVASTI	246

Sr. No.	State/ District	District Code
65	SIDHARTHANAGAR	257
66	SITAPUR	245
67	SONBHADRA	288
68	SULTANPUR	223
69	UNNAO	205
70	VARANASI	230
XXXIV UTTARAKHAND (21)		
1	ALMORA	282
2	BAGESHWAR	238
3	CHAMOLI	284
4	CHAMPAWAT	233
5	DEHRA DUN	287
6	GARHWAL	285
7	HARIDWAR	277
8	NAINITAL	281
9	PITHORAGARH	283
10	RUDRAPRAYAG	201
11	TEHRI GARHWAL	286
12	UDHAM SINGH NAGAR	219
13	UTTAR KASHI	289

Sr. No.	State/ District	District Code
XXXV WEST BENGAL (10)		
1	BANKURA	115
2	BARDDHAMAN	120
3	BIRBHUM	122
4	DAKSHIN DINAJPUR	131
5	DARJILING	132
6	HAORA	110
7	HUGLI	107
8	JALPAIGURI	134
9	KOCH BIHAR	136
10	KOLKATA	100
11	MALDAH	128
12	MURSHIDABAD	126
13	NADIA	124
14	NORTH 24 PARGANAS	101
15	PASCHIM MEDINIPUR	112
16	PURBA MEDINIPUR	111
17	PURULIYA	117
18	SOUTH 24 PARGANAS	103
19	UTTAR DINAJPUR	130

- Note:** i) District codes allotted to newly formed districts, if any, will be advised to head office of each bank in January every year.
ii) Figure in bracket shown along with the state name represents the state code.

LIST 'B'

POPULATION GROUP - 2008

S.No.	Population Group of Centre*	Population of Centre	Code
I.	Rural	less than 10,000	1
II.	Semi-urban	10,000 and above but less than 1 lakh	2
III.	Urban	1 lakh and above but less than 10 lakhs	3
IV.	Metropolitan	10 lakhs and more	4

* For reporting the Place of Utilisation of Credit

LIST 'C'
TYPE OF ACCOUNT - 2008

S.No.	Type of Account	Code
I.	Cash Credit	10
II.	Overdraft	20
III.	Demand Loan	30
IV.	Personal Credit Cards	31
V.	General Credit Cards	32
VI.	Kisan Credit Cards – Production	33
VII.	Kisan Credit Cards – Investment	34
VIII.	Other Credit Cards	35
IX.	Term Loan <i>(including interim cash credit pending sanction of term loans and installment credit)</i>	41
	(1) Medium - Term Loans <i>(i.e. loans and advances granted for a period of above 1 year and upto and inclusive of 3 years)</i>	
	(2) Long - Term Loans <i>(i.e. loans and advances granted for a period above 3 years)</i>	42
X.	Packing credit <i>(all export pre-shipment finance under any type of facility should be coded as packing credit)</i>	50
XI.	Export bills purchased	61
XII.	Export bills discounted	62
XIII.	Export bills advanced against	63
XIV.	Advance against Export cash incentives and Duty draw back claims	64
XV.	Inland bills purchased	71
XVI.	Inland bills discounted	72
XVII.	Advances against import bills	80
XVIII.	Foreign Currency Cheques, TCs/DDs/TTs/MTs purchased	90

LIST 'D'

TYPE OF ORGANISATION – 2008

S.No.	Organisation	Code
I.	Public Sector	
1.1	Central Government departments including departmental commercial undertakings (<i>Railways, Post & Telegraphs, Communication, etc.</i>)	11
1.2	General State Government	12
1.3	State Government departmental commercial undertakings (<i>Irrigation, Road & Water Transport, Food & Civil Supplies etc.</i>)	13
1.4	Local and Quasi-Government (<i>Local Authorities, Municipalities, Zila Parishads, Village Panchayat, Universities, ICMR, ICAR, CSIR, etc.</i>)	14
1.5	Public Financial Corporations (<i>Non-Departmental Commercial Undertakings: Financial Enterprises - Public Sector Banks, RRBs, UTI, NHB, LIC, GIC, Exim Bank, Public Finance Companies, Public Mutual Funds, etc.</i>)	15
1.6	Public Non-Financial Corporations (<i>Non-Departmental Commercial Undertakings: Non-Financial Enterprises - PSUs/ Companies, State Trading Corporations, State Road Transport Corporation, Electricity Boards, Housing Boards, Warehousing Corporation, Food Corporation of India, Port Trusts, etc.</i>)	16
II.	Co-operative Sector	
	II(a) Financial Cooperative Sector	
2.1	Primary Agricultural Cooperative Societies (PACS)	21
2.2	Farmers Service Societies (FSS) /Large sized Adivasi Multi-purpose Societies (LAMPS)	22
2.3	Other Financial Co-operative institutions (<i>Primary & State Cooperative Agriculture and Rural Development Banks (PCARDBs / SCARDBs), State Co-operative Banks, District Central Cooperative Banks (DCCBs), Urban Cooperative Banks (UCBs), etc.</i>)	23
	II(b) Non-Financial Cooperative Sector	
2.4	Non-Financial Co-operative Sector (<i>Housing Co-operative Societies, Salary Earners Societies, Agricultural Co-operative Societies, Marketing & Trade Co-operative Societies, etc.</i>)	24

S.No.	Organisation	Code
III.	Private Corporate Sector	
	3.1 Private Financial Corporations (<i>Private Banks, Foreign Banks having branches in India, Private Mutual Funds, Private Insurance Companies, Non-Banking Financial Companies, etc.</i>)	31
	3.2 Private Non-Financial Corporations (<i>Private Companies, including Public and Private Limited companies, etc.</i>) <i>[Non-profit institutions (NPIs) serving business, like, FICCI, ASSOCHAM, CII, etc. and privately funded quasi - corporate institutions, like, large educational institutions which are funded privately, for serving specifically the private corporate sector should also be included here]</i>	32
IV.	Household Sector	
	IV(a) Individuals (Singly or Jointly)	
	4.1 Male	41
	4.2 Female <i>(Should include all individuals, in the capacity of farmers, business-person, traders, professional & self-employed, wage & salary earners, pensioners, unemployed, house-wife, students, money lenders, shroffs, stock-brokers, dealers, etc.)</i>	42
	IV(b) Household Sector – Others	
	5.1 Proprietary concerns	51
	5.2 Joint families (HUF)	52
	5.3 Partnership firms	53
	5.4 Joint Liability Groups (JLGs)	54
	5.5 NGOs, Trusts and Groups (<i>except JLGs, MFIs</i>) <i>(engaged in economic activity for profit/ market production)</i>	55
V.	Micro Finance Institutions (MFI)	
	6.1 Self-Help Groups (SHGs)- Direct - Women	61
	6.2 Self-Help Groups (SHGs)- Direct - Others	62
	6.3 Self-Help Groups (SHGs)- Through NGOs - Women	63
	6.4 Self-Help Groups (SHGs)- Through NGOs - Others	64
	6.5 Self-Help Groups (SHGs)- Through MFIs - Women	65
	6.6 Self-Help Groups (SHGs)- Through MFIs - Others	66
	6.7 Other MFIs not engaged in promotion of SHGs	69

S.No.	Organisation	Code
VI.	NPISH Non-Profit Institutions Serving Households (Non-Government) (<i>Charitable organisations- Religious Institutions, Health Institutions, Educational Institutions, Research & Development Institution; Associations - Professional, Consumer, Employee Associations, Political Parties, Social/ Cultural/ Recreational Clubs, etc.</i>)	71
VII.	Non-Residents Foreign Governments, Foreign Consulates, Embassies, Trade Missions, Non-resident companies/ Institutions/ Firms/ Societies/ Individuals (<i>Foreign Governments for turn-key projects under buyers' line of credit and Foreign banks under agency arrangements</i>)	81

SUMMARY

CLASSIFICATION OF ACTIVITY / OCCUPATION - 2008

Division	Description	Range of Codes
A AGRICULTURE AND FORESTRY		
01	Agriculture & Related Service Activities	
	Growing of Food and Cash Crops (excluding Plantation Crops)	01101 to 01119
	Plantation Crops including Development Finance	01121 to 01129
	Other Direct Finance to Agriculture - including funds provided directly to farmers	01151 to 01159
	Indirect Finance to Agriculture	01181 to 01182
	Farming of Animals, Poultry, Silkworm etc.	01201 to 01209
	Agriculture and Animal Husbandry Services	01401 to 01409
02	Forestry, Logging & Related Service Activities	
	Forestry, logging & related service activities	02001
B FISHING		
05	Fishing, operation of fish hatcheries and Fish farms & Service activities incidental to fishing	05001
C MINING AND QUARRYING		
10	Mining of Coal and Lignite; Extraction of Peat	10001
11	Extraction of crude petroleum and natural gas & related Service activities excluding surveying	11101 to 11201
12	Mining of Uranium and Thorium	12001
13	Mining of Metal Ores	13101 to 13201
14	Other Mining and Quarrying	14101
D MANUFACTURING		
15	Manufacturing of food products and beverages	
	Manufacturing of Food products	15101 to 15409
	Manufacture of Beverages	15501 to 15502
16	Manufacture of Tobacco Products	16001 to 16003

Division	Description	Range of Codes
17	Manufacture of Textiles	17101 to 17209
18	Manufacture of Wearing apparel; dressing and dyeing of fur	18101 to 18201
19	Tanning and dressing of leather, manufacture of leather & leather products	19101 to 19102
	Manufacture of Footwear	19201 to 19202
20	Manufacture of wood and Products of wood and cork except furniture	20101
21	Manufacture of Paper and Paper products	21001 to 21003
22	Publishing, Printing and reproduction of recorded media	22101
23	Manufacture of Coal products (coke), refined Petroleum products and Nuclear Fuels	23101 to 23301
24	Manufacture of Chemicals and Chemical products	24101 to 24301
25	Manufacture of Rubber and Plastic products	25101 to 25202
26	Manufacture of Other non-metallic mineral products	26101 to 26905
27	Manufacture of Basic metals	27101 to 27302
28	Manufacture of fabricated metal products, except machinery and equipments	28101 to 28901
29	Manufacture of Machinery and Equipments n.e.c.	29101 to 29301
30	Manufacture of Office, accounting and computing machinery	30001 to 30002
31	Manufacture of Electrical machinery and apparatus n.e.c.	31101 to 31901
32	Manufacture of Radio, Television and Communication equipment and apparatus	32101
33	Manufacture of Medical, precision and optical instruments, watches and clocks	33101 to 33301
34	Manufacture of Motor Vehicles, Trailers and Semi-Trailers	34101 to 34301
35	Manufacture of other Transport equipment	35101 to 35909
36	Manufacture of furniture; manufacturing n.e.c.	36101 to 36909
37	Recycling	37001
E ELECTRICITY, GAS AND WATER SUPPLY		
40	Electricity, Gas, Steam and Hot Water Supply	40101 to 40301
41	Collection, purification and distribution of water	41001

Division	Description	Range of Codes
F CONSTRUCTION		
45	Construction	
	Construction other than Infrastructure	45001 to 45005
	Infrastructure Construction	45011 to 45019
G WHOLESALE AND RETAIL TRADE; REPAIR OF MOTOR VEHICLES, MOTOR CYCLES AND PERSONAL / HOUSEHOLD GOODS		
50	Sale, Maintenance and Repair of Motor Vehicles and Motorcycles; Retail sale of Automotive Fuel	50001 to 50005
51	Wholesale Trade and Commission trade (except Motor Vehicles and Motorcycles)	51101 to 51909
52	Retail Trade (except of Motor Vehicles and Motor Cycles); Repair of Personal / Household Goods	52101 to 52501
H HOTELS AND RESTAURANTS		
55	Hotels and Restaurants	55101 to 55301
I TRANSPORT STORAGE AND COMMUNICATIONS		
60	Land Transport; Transport via pipelines	60101 to 60301
61	Water Transport	61101 to 61202
62	Air Transport	62001 to 62101
63	Supporting and auxiliary transport activities, activities of Travel agencies	63001 to 63019
64	Post and Telecommunications	64101 to 64202
J FINANCIAL INTERMEDIATION		
65	Financial Intermediation except Insurance and Pension Funding	
	Banks	65101 to 65109
	Co-operative Institutions and Land Development Banks	65901 to 65910
	Non - Banking Financial Institutions/Companies	65911 to 65929
	Other Financial Intermediation	65931 to 65939
66	Insurance and Pension Funding, except compulsory Social Security	66001 to 66003
67	Activities auxiliary to Financial Intermediation	67101 to 67301

Division	Description	Range of Codes
K REAL ESTATE, RENTING AND BUSINESS ACTIVITIES		
70	Real Estate Activities	70001
71	Renting of Machinery and Equipments	71101 to 71301
72	Computer and Related Activities	72101 to 72909
73	Research and Development	73001
74	Other Business activities	74101 to 74901
L PUBLIC ADMINISTRATION AND DEFENCE; COMPULSORY SOCIAL SECURITY		
75	Public Administration and Defence; Compulsory Social Security	75001
M EDUCATION		
80	Education	80001 to 80003
N HEALTH AND SOCIAL WORK		
85	Medical, Health and Social work	85101 to 85301
O OTHER COMMUNITY, SOCIAL AND PERSONAL SERVICE ACTIVITIES		
90	Sewage and Refuse Disposal, Sanitation & similar activities	90001
91	Activities of Membership organisation	91101 to 91901
92	Recreational, Cultural and Sporting activities	92101 to 92401
93	Other Service activities	93001 to 93003
	Repair and Maintenance Services	93101 to 93109
95	Personal loans and Consumer loans	
	Loans to Staff members	95001 to 95009
	Personal Loans to Individuals other than staff members	95011 to 95019
99	Miscellaneous	99999

List - 'E'

CLASSIFICATION OF ACTIVITY/OCCUPATION - 2008

Group	Sub - Group	Code No.	Description
A. AGRICULTURE AND FORESTRY			
Division 01: Agriculture & Related Service Activities			
Growing of Food and Cash Crops (excluding Plantation Crops)			
011	01	01101	Growing of cereals
011	02	01102	Growing of pulses
011	03	01103	Growing of oilseeds including peanuts or soya beans
011	04	01104	Growing of sugarcane or sugar beet
011	05	01105	Growing of cotton
011	06	01106	Growing of Jute, Mesta, Sun hemp or other kindred/ other vegetable textile fibre plants (Includes growing of plant materials for plaiting, padding or stuffing or brushes or brooms)
011	07	01107	Growing of tobacco, including its preliminary processing in the farm
011	08	01108	Growing of vegetables (Olericulture), Including Singhara, Makhana, Chillies and Mushroom cultivation
011	09	01109	Growing of flowers (Floriculture), horticultural specialties and nursery products
011	11	01111	Growing of plants used chiefly in pharmacy (medicinal plants) or for insecticide, fungicidal or similar purposes (Includes growing of opium and ganja)
011	19	01119	Growing of other food & cash crops, n.e.c. (Includes growing of potatoes, jams, sweet potatoes or cassava; hop cones, chicory roots or roots and tubers with a high starch or insulin content; growing of seeds of a kind used for sowing, growing of forage plants including grasses and of crops not elsewhere classified)
Plantation Crops including Development Finance			
011	21	01121	Growing of tea or mate leaves by tea estates/gardens (with or without a processing unit) (Processing by independent units is classified under 15406)
011	23	01123	Growing of coffee or cocoa beans
011	24	01124	Growing of rubber trees; harvesting of latex and treatment on the plantation of the liquid latex for the purpose of transport or preservation

Group	Sub - Group	Code No.	Description
011	25	01125	Growing of fruit crops including setting up and maintenance of orchard; activities incidental to growing of fruit crops
011	26	01126	Growing of edible nuts including coconuts
011	27	01127	Growing of spice crops including: spice leaves (e.g. bay, thyme, basil); spice seeds (e.g. anise, coriander, cumin); spice flowers (e.g. cinnamon); spice fruit (e.g. cloves); or other spices (e.g. nutmeg, ginger). Also includes growing of betel leaves
011	29	01129	Growing of any other plantation crops, n.e.c.
Other Direct Finance to Agriculture – include funds provided directly to farmers			
011	51	01151	Farm Machinery and implements: Purchase of tractors, harvesters, transplanters, Power tillers, etc. agricultural implements & tools, accessories
011	52	01152	Farm Transport Vehicles/accessories: Purchase of trucks, mini trucks, jeeps, pick up vans, trailers, semi-trailers and other transport equipments to assist the transport of agricultural inputs and farm products
011	53	01153	Soil/Land/Farm Development Activities: Land leveling, bunding/ soil conservation, reclamation of land, watershed development, water management, organic farming, etc.
011	54	01154	Farm Irrigation: Dug well, Bore well, Pump sets, digging, repairs and cleaning of wells and, ponds, Sprinkler/ Drip irrigation, Lift irrigation, Tube-well irrigation, development of irrigation potentials, Construction of pump houses, etc.
011	57	01157	Harvesting and activities related to harvesting, such as preparation of crop by cleaning, trimming, grading, drying, decorticating, retting, cooling or bulk packaging. Includes cotton picking (agro-based service centres like grading of agricultural products etc.)
011	59	01159	Any Other Direct Finance to Agriculture Includes credit for purchase of bullocks and other animals, purchase of bullock cart, transporting of agricultural produce, marketing of agriculture produce, Land purchase, Loans to repay the debt of informal sector/ non-institutional lenders, Bio-gas plant for agriculture purpose, any other direct finance n.e.c.. (Financing through Kisan Credit Card should be coded according to the purpose of the loan)

Group	Sub - Group	Code No.	Description
Indirect Finance to Agriculture			
011	81	01181	Storage and market yards- loans for construction and running of storage facilities (warehouses, godowns, silos, market yards and cold storages) for storage of agricultural produce/ products
011	82	01182	<p>Other Indirect Finance to Agriculture (provided through Institutional Agencies)</p> <p>Includes finance for setting up of Agriculture Clinic & Agribusiness Centre, finance to dealers in drip irrigation/ sprinkler irrigation system/ agricultural machinery, Loans to NCDC/ NGOs/ MFIs for on-lending to agriculture and allied activities- individual farmers/ SHGs/ JLGs, finance to any person/organisation providing inputs to agriculture or for marketing the agricultural output of farmers, etc.</p> <p>Excluding the following categories (Credit advanced to the following categories/agencies should not be included under code 01182 and should be indicated with respective codes provided in brackets against them separately)</p> <p>(1) Bio-Technology related to Agriculture (Code 01402)</p> <p>(2) Agriculture Custom Service Units (Code 01409)</p> <p>(3) Loans to electricity boards for Energisation of pumpsets (Code 40102) (till 2010)</p> <p>(4) Distribution of fertilizers and pesticides - Wholesale (Code 51403)</p> <p>(5) Distribution of fertilizers and pesticides - Retail sale (Code 52301)</p> <p>(6) Distribution of Seeds - Wholesale (Code 51205)</p> <p>(7) Distribution of Seeds -Retail sale (Code 52302)</p> <p>(8) Agriculture Machinery and Implements – Wholesale (Code 51501)</p> <p>(9) Agriculture Machinery and Implements – Retails (Code 52303)</p> <p>(10) PACS (Code 65901)</p> <p>(11) FSS & LAMPS etc. (Code 65902)</p> <p>(12) Co-operative Marketing Societies and Co-operatives of producers (code 65909)</p>

Group	Sub - Group	Code No.	Description
			(13) RRBs– for on-lending for agriculture & allied activities (code 65103)
			(14) NBFCs– for on-lending for agriculture & allied activities (code 65921)
			(15) Food and agro-based processing units (codes 15101 to 15409) (only for Category of Borrowers - Medium, Small & Micro (Manufacturing) Enterprises)
			[Here only loan activity is to be classified. Subscription to bonds issued by REC, NABARD etc. and deposits held by banks in RIDF maintained by NABARD should be excluded as they are non-loan activity. For arriving at the total indirect finance to agriculture, the credit advanced to the categories mentioned above will also be grouped along with indirect finance to agriculture (01181 & 01182)]
Farming of Animals, Poultry, Silk worms etc.			
012	01	01201	Dairying: -Cow, buffalo, Including Cattle (also yak) breeding, rearing and ranching; commercial dairy, production of raw milk and bovine semen, Construction of cattle sheds, etc.
012	02	01202	Rearing of goats, production of milk ; sheep, production of shorn wool; horses, camels, mules and other pack animals
012	03	01203	Raising of poultry (including broiler) and other domesticated birds; production of eggs and operation of poultry hatcheries , Construction of poultry sheds
012	04	01204	Raising of silk worms including production of silk worm cocoons; Sericulture;
012	09	01209	Other animal farming n.e.c. like Raising of pigs and swine; Farming of rabbits including angora rabbits; Raising of bees including production of honey; Raising in captivity of semi domesticated or wild live animals including birds and reptiles, operation of worm farms, land mollusc farms, frog farms etc.
Agriculture and Animal Husbandry Services			
014	01	01401	Cotton ginning, cleaning and bailing
014	02	01402	Biotechnology including tissue culture services related to Agriculture

Group	Sub - Group	Code No.	Description
014	09	01409	Agricultural Custom Service Units Providing Services for various activities relating to agriculture and allied activities e.g.
			Soil/Land operations machinery/equipments services (e.g. services of tractors for ploughing, harrowing etc., well boring equipment, threshers, combines etc. & operation of other agricultural equipments to farmers on contract basis)
			Operation of irrigation systems, Soil conservation services, including soil testing and soil desalination services.
			Activities relating to raising a crop, promoting its growth or protecting it from disease and insects (spraying operations etc.). Transplantation of paddy in paddy fields. Horticultural and nursery services. Service activities related to harvesting.
			Animal husbandry service: Activities to promote propagation, growth and output of animals and to obtain animal products: artificial insemination, herd testing, poultry caponizing, coop cleaning, dung gathering etc. Sheep dipping and shearing, egg cleaning and grading, animal skinning and related activities. (Veterinary services to be coded under code 85201)
			Other agricultural and animal husbandry service activities
Division 02: Forestry, Logging & Related Service Activities			
020	01	02001	Forestry, Logging and related service activities: Growing of standing timber: planting, replanting, transplanting, thinning and conserving of forests and timber tracts; Social Forestry; Operation of tree nurseries; Logging: logging camps and loggers primarily engaged in felling timber and producing wood in the rough form. Gathering of tendu leaves and other wild growing forest materials Forestry service activities: timber cruising, timber evaluation, fire fighting and forest management including afforestation and reforestation; Logging service activities: transport of logs in association with logging chiefly within the forest.
B. FISHING			
Division 05: Fishing, operation of fish hatcheries and fish farm and Service activities incidental to fishing			
050	01	05001	Aquaculture, Fishing (including gathering of marine materials), operation of fish hatcheries and fish farms; service activities incidental to fishing

Group	Sub - Group	Code No.	Description
C. MINING AND QUARRYING			
Division 10: Mining of Coal and Lignite; Extraction of Peat			
100	01	10001	Mining and agglomeration of hard coal
			Mining and agglomeration of hard lignite
			Extraction and agglomeration of peat
Division 11: Extraction of crude petroleum and natural gas & related service activities Excluding surveying			
111	01	11101	Extraction of crude petroleum and natural gas
112	01	11201	Service activities incidental to oil and gas extraction excluding surveying
Division 12: Mining of Uranium and Thorium			
120	01	12001	Mining of uranium and thorium ores (e.g. pitchblende), including concentration of such ores
Division 13: Mining of Metal ores			
131	01	13101	Mining of iron ores [includes mining of hematite, magnetite, limonite, siderite or taconite etc. which are valued for iron content. Production of sintered iron ores is also included]
132	01	13201	Mining of non-ferrous metal ores n.e.c. - includes manganese ores, chromium ores; aluminum ores (bauxite); gold and silver ores; copper ores; lead and zinc ores; titanium (ilmenite and rutile), niobium, tantalum, vanadium or zirconium ores; tin bearing ores; nickel, cobalt, tungsten, molybdenum, antimony and other non-ferrous metal ores)
Division 14: Other Mining and Quarrying			
141	01	14101	Other Mining and quarrying n.e.c.
			Mining & Quarrying of stone (rock aggregates), sand, clays and other minerals for construction [includes quarrying of marble, granite; slate and other building and monumental stone; dolomite; gypsum including selenite; Operation of sand and gravel pits, basalt/ porphyry, clay] (ordinary), crushing & breaking of stone for use as a flux or raw material in lime or cement manufacture or as building material, road metal or ballast and other materials for construction;
			Mining/quarrying of limestone, lime shell, 'kankar' and other calcareous minerals including calcite, chalk and shale; mining of

Group	Sub - Group	Code No.	Description
			clays (kaoline, ball clay, bentonite, fuller's earth, fire clay etc.); mining of refractory non-clay minerals (andalusite, kyanite, sillimanite, dunite, diaspore, magnetite etc.)
			Mining of chemicals and fertilizers [includes mining of native sulphur or pyrite and pyrrhotites valued chiefly for sulphur; natural phosphate including apatite minerals; earth colours (ochre including red oxide); fluorspar, barytes; potash bearings salt / minerals; borate minerals and other fertilizer and chemical minerals]
			Extraction of Salt [includes salt mining, crushing and screening and salt production by solar evaporation of sea water, lake brine or other natural brines.]
			Mining of precious stones (agate, diamond, emerald, garnet (gem), jasper, ruby/sapphire etc.); abrasive materials (pumice stone, emery, corundum, farnet etc.); mica; natural graphite; asbestos; vermiculites, perlite and chlorites; felspar and silica minerals including quartz, quartzite and fuch. quartzite; talc/steatite; laterite, diatomite and silicious fossil metals; and other natural fluxes; natural asphalt or bitumen and other mining n.e.c.
D. MANUFACTURING			
Division 15: Manufacturing of food products and beverages Manufacturing of food products			
151	01	15101	MEAT: Slaughtering, preparation and preservation of meat [includes Mutton, Beef, Pork, Poultry and other slaughtering; processing and canning of meat; Rendering and refining of lard and other edible animal fat; Production of flours and meals of meat and meat offals]
151	02	15102	FISH: Processing, canning, freezing and preserving of fish, crustacean and similar foods [includes sun drying, artificial dehydration, radiation preservation of fish, sea food and similar food; manufacture of fish meal; processing & canning of froglegs etc.]
151	03	15103	FRUITS & VEGETABLES: Processing, canning and preserving of fruits and vegetables [includes sun drying, artificial dehydration, radiation preservation; manufacture of fruit/vegetable juices, concentrates, squashes and powder; manufacture of sauces, jams, jellies, marmalades; pickles, chutneys, murabbas etc.; potato flour & meal and prepared meals of vegetables]

Group	Sub - Group	Code No.	Description
151	04	15104	OILS & FATS: Manufacture of vegetable and animal oils and fats [includes manufacture of hydrogenated oils, vanaspati, ghee and other edible oils and fats such as mustard oil, cotton seed oil, sesame & sunflower oil, soyabean oil, coconut & groundnut oil, fish oil, animal oils and fats etc.; manufacture of cakes & meals incl. residual products, e.g. Oleostearin, Palmstearin; manufacture of non-deflated flour or meals of oilseeds, oilnuts or kernels] {Non-edible oils are to be shown under the code 24212}
152	01	15201	DAIRY PRODUCTS: Manufacture of dairy products [includes milk powder, ice-cream powder, condensed milk, baby milk foods, butter, ghee, cream, cheese, khoya etc.; manufacture of pasteurised milk (plain or flavored); Manufacture of ice-cream, kulfi and other dairy products] including chilling of milk.
153	01	15301	GRAIN MILL PRODUCTS: Manufacture of grain mill products [includes Flour, Rice and Dal milling; husking of paddy, flour chakkies; processing and grinding of grains; vegetable milling, flour or meal of dried leguminous vegetables of roots or tubers or of edible nuts; manufacture of breakfast foods obtained by roasting or swelling cereal grains; manufacture of prepared, blended flour and dough for bread, cake, etc.]
153	02	15302	STARCH AND STARCH PRODUCTS: Manufacture of starches and starch product [includes sago and sago products; glucose & glucose syrup, maltose, gluten, tapioca substitutes prepared from starch, corn oil etc.]
153	03	15303	ANIMAL FEED: Manufacture of prepared animal feeds [includes cattle feed, poultry feed and other animal and bird feed]
154	01	15401	Manufacture of confectionery product, bakery products, biscuits, cakes, pastries, confectionery products and other bakery products
154	02	15402	Manufacture and refining of sugar & sugar products (vacuum pan sugar factories) and by-products including manufacture of molasses
154	03	15403	Manufacture of indigenous sugar, 'Boora', 'Gur' and 'Khandsari' from sugarcane or other than sugar cane, candy and indigenous sugarcane/ sugar beet/ palm juice products etc.
154	04	15404	Manufacture of cocoa, chocolate and sugar confectionery including manufacture of sweetmeats, chewing gum and preservation in sugar of fruits, nuts, fruit peels and other part of plants

Group	Sub - Group	Code No.	Description
154	05	15405	Manufacture of semi-processed and ready to eat food items like macaroni, noodles, corn-flakes, and other similar products
154	06	15406	Tea processing and blending (including manufacturing of instant tea) units which do not have their own tea gardens/estates
154	07	15407	Coffee curing, roasting , grinding and blending etc. including manufacture of instant coffee, chicory and other coffee substitutes, essence of concentrates of coffee
154	08	15408	Processing of edible nuts
154	09	15409	Manufacture of all other food products n.e.c. like grinding and processing of spices; papads, appalam and similar products; vitaminised high protein flour, frying of dals & other cereals incl. roasting of nuts; egg powder, sambar powder etc.; malted foods, common salt, table/ iodised salt etc.
Manufacture of Beverages			
155	01	15501	Distilling, rectifying and blending of spirits; ethyl alcohol production from fermented materials; manufacture of country liquor
			Manufacture of wines including fenny
			Manufacture of malt liquors (beer etc.); manufacture of malt
155	02	15502	Manufacture of soft drinks (aerated drinks, synthetic flavored concentrates and syrups etc.); mineral water; other bottled water and other beverages n.e.c.
Division 16: Manufacture of Tobacco Products			
160	01	16001	Tobacco processing [includes stemming, redrying etc. of tobacco leaves]
			Manufacturing of tobacco products [includes manufacture of bidi, cigarette and cigarette tobacco, cigars and cheroots, snuff, 'zarda', chewing tobacco, 'gutka' and other tobacco products]
160	03	16003	Manufacture of chewing items like pan masala, scented supari, catechu (kattha), chewing lime and related products (not containing tobacco or tobacco products)
Division 17: Manufacture of Textiles			
171	01	17101	COTTON TEXTILE: Preparation and spinning of cotton fibre including blended cotton; Weaving, manufacture of cotton and cotton

Group	Sub - Group	Code No.	Description
			mixture fabric [Blended yarn/fabric means, yarn or fabrics containing more than 50% of one fibre]; Finishing of cotton and blended cotton textiles [finishing includes operations such as bleaching, dyeing, calendaring, napping, shrinking, and printing etc.]
171	02	17102	JUTE & OTHER NATURAL FIBRE TEXTILE: Preparation, pressing, bailing, spinning and weaving of jute, mesta, hemp and other natural fibre including blended natural fibres; Finishing of jute, mesta and other vegetable textiles fabrics [bleaching, dyeing and printing of jute, mesta, hemp and other vegetable textile]
171	03	17103	SILK & SYNTHETIC TEXTILE: Preparation and spinning of silk and synthetic(man-made) fibres (rayon, nylon, terene, artsilk etc.) including blended silk or synthetic fibre; Weaving, manufacturing of silk or synthetic fibre and silk or synthetic mixture fabrics; Finishing of silk or synthetic and blended silk or synthetic textiles
171	04	17104	WOOLEN TEXTILE: Preparation(cleaning, bailing, and processing) and spinning of wool, including other animal hair and blended wool including animal hair; Weaving, manufacturing of wool and wool mixture fabrics; Finishing of wool and blended wool textiles
171	05	17105	Handloom textiles and Khadi (spinning, weaving, dyeing, printing, etc.)
172	01	17201	Manufacture of made-up textile articles, except apparel such as curtains, bed covers, upholstery, bedding, quilts, pillows, cushions and sleeping bags, mosquito nets etc.; Manufacture of tarpaulin
172	02	17202	Manufacture of jute, mesta, hemp and other vegetable fibre products such as ropes, cordage, twine, etc.(excluding coir)
172	03	17203	Coir and coir products including coir fibre and yarn matting etc.
172	04	17204	Manufacture of shawls, blankets, carpets, durries, druggets and rugs
172	09	17209	Manufacture of other textile & textile goods Manufacture of thread, including thread ball making, manufacture of nets (excluding mosquito nets); Manufacture of tapes, newar and wicks; manufacture of ropes and cordage other than jute/mesta/hemp and coir Embroidery work, making of laces and fringes; Zari and zari work; making of ornamental trimmings; manufacture of gas mantles;

Group	Sub - Group	Code No.	Description
			manufacture of wadding of textile materials and articles of wadding such as sanitary towels and tampons; manufacture of made-up canvas goods such as tents and sails etc.; manufacture of metallised yarn or gimped yarn; manufacture of waterproof textiles excluding tarpaulin; other textile products not elsewhere classified
			Manufacture of knitted and crocheted fabrics and articles – cotton, woolen, synthetic etc. textile products
Division 18: Manufacture of Wearing apparel; dressing and dyeing of fur			
181	01	18101	Manufacture of wearing apparels, ready made garments (except Khadi)
181	02	18102	Manufacture of Khadi Garments
182	01	18201	Dressing (includes scraping, curing, tanning, bleaching) and dyeing of fur; manufacture of articles of fur and pelt products; Embroidering and embossing of leather articles
Division 19: Tanning and dressing of leather, manufacture of leather & leather products			
191	01	19101	Tanning, Curing, finishing, embossing, japanning and dressing of leather: includes flaying and curing of raw hides and skins, tanning and finishing of sole and industrial leather, vegetable / chrome tanning of leather
191	02	19102	Manufacture of leather and leather products (excluding footwear) like suitcases, handbag, saddler, harness etc.
Manufacture of footwear			
192	01	19201	Manufacture of leather footwear: includes manufacture of leather shoes, leather sandals and chappals, leather-cum-rubber/plastic cloth sandals and chappals made by hand or by any process
192	02	19202	Manufacture of all other types of footwear: includes manufacture of footwear made primarily of vulcanized or moulded rubber and plastic, manufacture of rubber footwear, plastic & PVC, canvas-cum-rubber/plastic footwear etc. including sports footwear.
Division 20: Manufacture of wood and products of wood and cork except furniture			
201	01	20101	Saw milling and planking of wood (other than plywood); Manufacture of unassembled wood flooring, including parquet flooring; Manufacture of railway sleepers

Group	Sub - Group	Code No.	Description
			Manufacture of veneer sheets; manufacture of plywood, laminated board, particle board and other panels and boards
			Manufacture of builders' carpentry and joinery: Manufacture of structural wooden goods (including treated timber) such as beams, posts, doors and windows (excluding hewing and rough shaping of poles, bolts and other wood material which are classified under logging); Manufacture of prefabricated buildings predominantly of wood.
			Manufacturing of wooden containers- wooden boxes, barrels etc. (except plywood), plywood chests, market basketry, grain storage bins, ration baskets and similar products made from bamboo and reed etc., other wooden containers and products made entirely or mainly of cane, rattan, bamboo, willow, fibres, leaves and grass
			Manufacture of other products of wood, manufacture of articles of cork, straw and plaiting materials
Division 21: Manufacture of Paper and Paper products			
210	01	21001	Manufacture of pulp, paper and paper boards [includes printing and writing paper, packaging paper, paper board, straw board, hard board, special purpose paper/paper products for computers] except newsprint.
210	02	21002	Manufacture of newsprint
210	03	21003	Manufacture of corrugated paper and paper board and of containers of paper and paper board [includes sacks and paper bags, card board boxes etc.]; Manufacture of craft paper
			Manufacture of other articles of paper and paper board like paper hoops and cones, paper cups, saucers, plates and other similar products; manufacture of dolls from pulp, paper machine articles, wall paper, file cover/file board, similar articles; carbon paper & stationery items etc.
Division 22: Publishing, Printing and reproduction of recorded media			
221	01	22101	Publishing of books, brochure, musical books and other publications
			Publishing of newspaper, periodicals and journals
			Publishing of recorded media [includes publishing of records and other recorded audio media]

Group	Sub - Group	Code No.	Description
			Printing of newspapers, magazines, periodicals, journals and other material and allied activities n.e.c.
			Service activities related to printing like engraving, etching, bookbinding, block making etc.
			Reproduction of recorded media
Division 23: Manufacture of Coal products/coke, refined petroleum products and Nuclear Fuels			
231	01	23101	Manufacture of coke or coke oven products [includes the operation of coke ovens chiefly for the production of coke or semi-coke from hard coal and lignite, retort carbon and residual products such as coal tar or pitch, coal gas, naphthalene, etc.], Agglomeration of coke.
232	01	23201	Manufacture of refined petroleum products
233	01	23301	Processing of nuclear fuel
Division 24: Manufacture of Chemicals and Chemical products			
241	01	24101	Manufacture of basic chemicals except fertilizers and nitrogen compounds (Heavy industry organic or inorganic chemicals and gases)
241	02	24102	Manufacture of turpentine and resins of vegetable origin
241	03	24103	Manufacture of fertilizers and nitrogen compounds
241	04	24104	Manufacture of plastic in primary form and of synthetic rubber : includes manufacture of synthetic rubber, amino-resins, phenolic-resins, polyurethane, cellulose and its chemical derivatives, natural polymers and modified natural polymer, other plastics in primary forms (including mixtures of synthetic rubber and natural rubber or rubber like gum e.g. balata) in primary forms
242	01	24201	Manufacture of pesticides and other agro chemical products
242	02	24202	Manufacture of paints, varnishes and similar coatings, printing ink and mastics
242	03	24203	Manufacture of pharmaceuticals, medicinal chemicals and botanical products (including 'Ayurvedic', Homeopathic and 'Unani' pharmaceutical preparations, Veterinary preparations, Surgical dressings)

Group	Sub - Group	Code No.	Description
242	04	24204	Manufacture of soaps of all type, waxes & polishes, organic surface-active agents (surfactants) and preparations based thereon, detergents, auxiliary washing and cleaning preparations, perfumes, cologne, preparations for dental hygiene (toothpastes, toothpowder etc.), cosmetics and toiletries (pre-shave, shaving or after shave preparations, anti-respirants etc.), hair oil, shampoo, hair dye and other toilet preparations; Manufacture of agarbatti and other odoriferous preparations which operate by burning
242	11	24211	Manufacture of Matches & fireworks, explosives, ammunitions
242	12	24212	Non-edible oils: Manufacture of essential oils, modification by chemical processes (e.g. by oxidation, polymerization etc.) of oils and fats
242	13	24213	Manufacture of photochemical, sensitised films and papers
242	14	24214	Manufacture of gelatin and gelatin derivatives, glues of animal origin, prepared glues and other prepared glues and other prepared adhesives including adhesives based on rubber or plastics
242	19	24219	Manufacture of fine chemicals and other chemical products n.e.c. (including anti-knock preparations, anti-freeze preparations, liquids for hydraulic transmission, composite diagnostic or laboratory reagents, writing or drawing ink, processed salt (except table salt) and other chemical products)
243	01	24301	Manufacture of man-made fibres [This class includes manufacture of artificial or synthetic filament and non-filament fibres.]
Division 25: Manufacture of Rubber and Plastic products			
251	01	25101	Manufacture of rubber tyres, tubes; Retarding of tyres; replacing of pneumatic tyres and solid or cushion tyre, tyre parts such interchangeable tyre treads or tyre flaps; 'camel-back' strips for retarding tyres and tyres and tubes etc.
251	02	25102	Manufacture of other rubber products like rubber plates, sheets, strips, rods, tubes, pipes, hoses and profile-shapes etc.; Manufacture of rubber conveyor or transmission belts or belting; manufacture of rubber contraceptives, balloons, hot water bags etc.; rubber products and components for industrial use (excluding oil cloth and rubberised cloth)

Group	Sub - Group	Code No.	Description
252	01	25201	Manufacture of plastic products - includes manufacture of semi-finished products, packing products, bathing tubs, wash-basins, lavatory pans and covers, flushing cisterns and similar sanitary-ware, travel goods (suitcases, vanity bags, holdalls and similar articles), spectacle frames, moulded industrial accessories [including electrical insulating fittings of plastics], tableware, kitchenware and other household and toilet articles of plastic; vacuum flasks and other vacuum vessels, plastic headgears etc.
252	02	25202	Manufacture of fibre glass and products
Division 26: Manufacture of Other non-metallic mineral products			
261	01	26101	Manufacture of glass and glass products including glass fibre, float glass and products
269	01	26901	Manufacture of non-structural non-refractory ceramic ware - includes articles of porcelain or china, earthenware, imitation porcelain or common pottery, including earthen statues, statues and ornamental articles of stone and other stoneware, ceramic tableware and other articles used for domestic purposes, including ceramic statuettes and other ornamental articles, ceramic sanitary wares, ceramic insulators and insulating fittings for electrical etc.
			Manufacture of refractory ceramic products like refractory bricks, block tiles and similar refractory ceramic constructional goods; Manufacture of refractory cements; ceramic products that are used in metallurgical operations; retorts, crucibles, muffles, nozzles, tubes, pipes etc.
			Manufacture of structural non-refractory clay and ceramic products - includes bricks, non-refractory ceramic pipes, conduits, guttering and pipe fittings, ceramic building material, other than bricks: flooring blocks, roofing tiles, wall tiles , flags and pavings, mosaic cubes etc.
269	02	26902	Manufacture of cement, lime and plaster
269	03	26903	Manufacture of articles of concrete, cement and plaster including asbestos cement and its products, hume pipes etc.
269	04	26904	Cutting, shaping and finishing of stone [includes cutting, shaping and finishing stone for use in construction, in cemeteries, on roads, as roofing and in other applications]

Group	Sub - Group	Code No.	Description
269	05	26905	Manufacture of mica and mica products; gypsum boards; millstones, sharpening or polishing stones and natural or artificial abrasive products; graphite products other than electrical articles; asbestos yarn and fabric; mineral insulating material (slag wool, rock wool, exfoliated vermiculite, expanded clays etc.); products of glass wool for heat—insulating; articles of asphalt
Division 27: Manufacture of Basic Metals			
271	01	27101	Manufacture of Basic Iron & Steel (smelting, rolling, re-rolling, cold rolling, wire drawing etc.)- includes manufacture of ferro alloys, Direct Reduced Iron (DRI)/ Sponge Iron ,Pig Iron (hot metal), non-alloy steel primary/semi finished/finished long/flat products; Manufacture of alloy steel ; Manufacture of stainless steel (primary, semi-finished, finished stainless steel products).
272	01	27201	Manufacture of basic precious and non-ferrous metals like copper, aluminum, zinc, brass etc.(smelting, rolling, re-rolling, cold rolling, wire drawing etc.)
273	01	27301	Casting of iron and steel
273	02	27302	Casting of non-ferrous metals
Division 28: Manufacture of fabricated Metal products, except machinery and equipments			
281	01	28101	Manufacture of structural metal products
			Manufacture of tanks, reservoirs and containers of metal [includes manufacture of containers of metal for compressed or liquefied gas. Also includes manufacture of central heating boilers and radiators. Manufacture of reservoirs, tanks and similar containers of types normally installed as fixtures for storage or manufacturing use of metal, closures, or lined with materials other than iron, steel or aluminum
			Manufacture of steam generators, except central heating hot water boilers
289	01	28901	Forging, pressing , stamping and roll-forming of metal; powder metallurgy
			Treatment and coating of metals; general mechanical engineering on a fee or contract basis
			Manufacture of cutlery, hand tools, small tools, general and domestic hardware

Group	Sub - Group	Code No.	Description
			Manufacture of other fabricated metal products n.e.c. (excluding machinery and transport)
Division 29: Manufacture of Machinery and Equipments N.E.C.			
291	01	29101	Manufacture of engines and turbines (except aircraft, vehicle and cycle engines) its parts and accessories
			Manufacture of pumps, compressors, Industrial taps and valves
			Manufacture of bearings, gears, gearing and driving elements;
			Manufacture of ovens, furnaces and furnace burners, mechanical stokers, mechanical grates, mechanical ash dischargers and similar appliances;
			Manufacture of lifting and handling equipment, lifts, elevators, liquid elevators, conveyors, teleferics etc.
291	09	29109	Manufacture of refrigerators or freezing equipment & furniture designed to accommodate it; fire extinguishers, equipment for projecting, dispersing or spraying liquids or powders, centrifuges machinery for liquids and gases other than cream separators or clothes dryers, packing and wrapping machinery, weighing machinery, filtering and purifying machinery or apparatus for liquids and gases;
			Manufacture of distilling and rectifying plants; heat exchangers; machinery for liquefying air or gas; producer gas or water gas and acetylene gas generators; Other general purpose machinery n.e.c. including parts & accessories
292	01	29201	Manufacture of tractors, harvesters and other heavy machinery for use in agricultural and forestry
292	02	29202	Manufacture of machine-tools
292	03	29203	Manufacture of machinery (and parts) for mining, quarrying and construction
292	04	29204	Manufacture of machinery for food(including rice, sugar, flour mill etc.), beverage (tea, coffee machinery etc.) and tobacco processing
292	05	29205	Manufacture of machinery for textile, apparel and leather production
292	06	29206	Manufacture of light agricultural and forestry machinery and equipment including forage press: ploughs, harrows, weeders, hoes,

Group	Sub - Group	Code No.	Description
			seeders, manure spreaders, thinners etc.; Manufacture of parts and accessories for agricultural and forestry machinery and equipment; Manufacture of other machinery and equipment for use in agriculture, horticulture or forestry, bee-keeping and fodder preparation (manufacture of hand tools used in agriculture, horticulture and forestry is classified in code 28901).
292	07	29207	Manufacture of machinery for metallurgy: converters, ingot moulds, ladles and casting machines; metal rolling mills and rolls for such mills.
292	08	29208	Manufacture of weapons and ammunition
292	09	29209	Manufacture of other special purpose machinery n.e.c. including parts & accessories
293	01	29301	<p>MANUFACTURE OF DOMESTIC APPLIANCES, N.E.C. - includes oil stoves, hurricane lanterns and oil pressure lamps, gas stoves, cooking ranges and other similar appliances, electric fans, vacuum cleaners and other electro-mechanical domestic appliances with self-contained electric motors, such as food processors and juice extractors etc., domestic refrigerators/freezers & air-conditioners,, Manufacturing of items based on solar energy like solar cookers, air/water heating system etc. except cells.;</p> <p>electro-thermal domestic appliances such as immersion water heaters, hot-plates, geysers ; electro-thermal hair dressing appliances; electric irons and electric/electronic cooking appliances (ovens, microwave ovens, cookers, hot plates, toasters, coffee or tea makers etc.) ; electric dishwashers, household type laundry equipment, electric razors including parts and accessories for electrical domestic appliances; part and accessories for electrical and non-electric domestic appliances</p>
Division 30: Manufacture of Office, accounting and computing machinery			
300	01	30001	Manufacture of computer, printers and other computer peripherals, automatic data processing machines and other computing machinery etc. including parts & accessories
300	02	30002	Manufacture of office, accounting and computing machinery [manual or electric or electronic typewriters, hectograph or stencil duplicating machines, addressing machines, printing machines, calculating

Group	Sub - Group	Code No.	Description
			machines; other calculators; accounting machines, cash registers, postage franking machines, ticket issuing machines and similar machines incorporating a calculating device; photo-copying apparatus etc.]
Division 31: Manufacture of Electrical machinery and apparatus n.e.c			
311	01	31101	Manufacture of electric motors, generators and transformers
312	01	31201	Manufacture of electricity distribution and control apparatus [electrical apparatus for switching or protecting electrical circuits (e.g. switches, fuses, etc.); boards, panels, consoles, cabinets and other bases equipped with two or more of the above apparatus for electricity control or distribution of electricity including power capacitors]
313	01	31301	Manufacture of insulated wire and cable [insulated (including enamelled or anodized) wire, cable (including COAXIAL CABLE) and other insulated conductors; insulated strip as is used in large capacity machines or control equipment; and OPTICAL FIBRE CABLES]
314	01	31401	Manufacture of accumulators, primary cells and primary batteries
315	01	31501	Manufacture of electric lamps and lighting equipment
319	01	31901	Manufacture of other electrical equipment n.e.c.
Division 32 : Manufacture of Radio, Television and Communication equipment and apparatus			
321	01	32101	Manufacture of electronic valves and tubes and other electronic components; All type of electronic goods and components n.e.c.
			Manufacture of television and radio transmitters and apparatus for line telephony and line telegraphy; Manufacture of related specialised parts and accessories
			Manufacture of television and radio receivers, sound or video recording or reproducing apparatus, and associated goods; Manufacture of related specialized parts and accessories
Division 33 : Manufacture of Medical, precision and optical instruments, watches and clocks			
331	01	33101	Manufacture of medical and surgical equipment and orthopedic appliances

Group	Sub - Group	Code No.	Description
			Manufacture of instruments and appliances for measuring, checking, testing, navigating and other purposes except industrial process control equipment
			Manufacture of industrial process control equipment [apparatus used for automatic continuous measurement and control of variables such as temperature, pressure, viscosity and the like of materials or products as they are being manufactured or otherwise processed]
332	01	33201	Manufacture of optical instruments and photographic equipment
333	01	33301	Manufacture of watches and clocks
Division 34: Manufacture of Motor Vehicles, Trailers and Semi-Trailers			
341	01	34101	Manufacture of motor vehicles - including passenger and commercial vehicles like motor cars, jeeps, station wagon, ordinary and special purpose lorries, trucks and goods vans; lorries with automatic discharging devices, tankers, drop frame lorries, refuse collectors, etc. ; also included over-the-road tractors for semi-trailers
342	01	34201	Manufacture of bodies (coach work) for motor vehicles; manufacture of trailers and semi-trailers; manufacture of containers for transport of goods by transport
343	01	34301	Manufacture of parts and accessories for motor vehicles and their engines [brakes, gear boxes, axles, road wheels, suspension shock absorbers, radiators, silencers, exhaust pipes, clutches, steering wheels, steering columns and steering boxes and other parts and accessories n.e.c.]
Division 35: Manufacture of other transport equipment			
351	01	35101	Building and repairing of ships and fishing trawlers [This class includes ship building and repairing (includes yachts and other vessels for pleasure or sports) and the construction and repair of floating structures, whether or not used in freight/passenger carriage, and ship breaking]
352	01	35201	Manufacture of railway and tramway locomotives and rolling stock; Manufacture of parts and accessories is also included here
353	01	35301	Manufacture of aircraft and spacecraft - including flying balloons, gliders, hang gliders and other non-powered aircraft; Manufacture of parts and accessories is also included here

Group	Sub - Group	Code No.	Description
359	01	35901	Manufacture of motorcycles, mopeds, scooters, scooterettes, auto-rickshaws, tempos (three-wheelers) and cycles fitted with an auxiliary engine, whether or not with an attached side car; Manufacture of engines, side cars and other specialized parts and accessories for motor cycles, scooters and three-wheelers
359	09	35909	Manufacture of bicycles (including racing bicycles and children's bicycles), cycle rickshaws and invalid carriages whether or not motorized or otherwise mechanically propelled; Manufacture of parts and accessories for bicycles, cycle-rickshaws and invalid carriages Manufacture of bullock-carts, pushcarts, tongas and hand-carts etc.; Manufacture of other transport equipment n.e.c., including trolleys of various sorts, including those specialized for particular industries
Division 36: Manufacture of furniture; manufacturing n.e.c.			
361	01	36101	Manufacture of furniture & fixtures made of wood, cane , reed metal, plastic etc.
369	01	36901	Manufacture of jewellery & related articles (of precious metal and gemstones other than diamond) and minting of currency coins
369	02	36902	Diamond cutting and polishing
369	03	36903	Manufacture of musical instruments
369	04	36904	Manufacture of sports and athletic goods
369	05	36905	Manufacture of games and toys
369	06	36906	Manufacture of stationery articles like pens, pencils, pencil leads, pen refills, date sealing or numbering stamps, typewriter ribbons, inked pads etc.
369	07	36907	Manufacture of imitation jewellery, brooms and brushes; floor sweepers, mops; feather dusters; paint pads and rollers etc.; umbrellas, sun umbrellas, walking sticks, seat sticks, whips, riding crops, buttons, press fasteners, snap fasteners, press studs and slide fasteners; articles of personal use: smoking pipes; combs, hair slides and similar articles; cigarette lighters; vacuum flasks and other vacuum vessels for household use; articles of human hair and other articles of personal use n.e.c.
369	09	36909	Manufacture of linoleum and hard surface floor coverings; Manufacture of miscellaneous decorative articles .n.e.c.: articles

Group	Sub - Group	Code No.	Description
			made from ivory, bones and horns; artificial flowers; and other novelties and presentation articles n.e.c.; Making of candles, tapers and the similar products of wax ; All other products n.e.c.
Division 37: Recycling			
370	01	37001	Recycling of metal waste and scrap Recycling of non-metal waste and scrap
E. ELECTRICITY, GAS AND WATER SUPPLY			
Division 40: Electricity, Gas, Steam and Hot Water Supply			
401	01	40101	Generation of electricity: hydro-electric power plants , coal based thermal power plants, oil-based thermal power plants, atomic reactor power plants and other power plants using conventional fuels (e.g. gas based) Transmission of electricity generated from conventional sources [hydro-electric power plants , coal based thermal power plants, oil-based thermal power plants, atomic reactor power plants and other power plants using conventional fuels (e.g. gas based)]
401	02	40102	Energisation of pumpsets/ wells (advances granted to State Electricity Boards for energisation of pumpsets/ wells should be shown here)
401	03	40103	Collection and distribution of electric energy to households, industrial, commercial and other users
401	04	40104	Generation and distribution of bio-gas energy
401	05	40105	Generation and distribution of Solar energy and other non-conventional sources (wind mills etc.)
402	01	40201	Manufacture of gas; distribution of gaseous fuels through mains
403	01	40301	Steam and hot water supply
Division 41: Collection, purification and distribution of water			
410	01	41001	Collection, Purification and distribution of water
F. CONSTRUCTION			
Division 45: Construction			
			[Loans given to borrowers whose main occupation is construction and maintenance of activities listed below]

Group	Sub - Group	Code No.	Description
			[Loans given to borrowers for construction of house for own use is to be shown under personal housing loans. Loans extended to borrowers for construction of shops, factories, staff quarters, office building etc. should be classified as per the borrowers main activity]
Construction other than infrastructure			
450	01	45001	GENERAL RESIDENTIAL CONSTRUCTION (including alteration, addition, repair and maintenance) of residential buildings carried - out on own-account basis or on a fee or contract basis;
450	02	45002	GENERAL NON-RESIDENTIAL CONSTRUCTION (including alteration, addition, repair and maintenance) of non-residential buildings carried -out on own-account basis or on a fee or contract basis;
450	03	45003	SPECIALISED CONSTRUCTION [includes construction and maintenance of sports stadium and OTHER CONSTRUCTION not elsewhere classified and special trade construction such as foundation work, water well drilling scaffolding etc.]; Construction and maintenance of industrial plants other than power plants
450	04	45004	Loan for Setting up of industrial estates
450	05	45005	Building installation and Building completion (CONSTRUCTION CONTRACTORS) Building installation [These activities are usually performed at the site of construction, although parts of the job may be carried out in a special shop. Repair of installations are also included.] e.g. Plumbing and drainage, Installation of heating and air-conditioning systems, antennas, elevators and escalators; insulation work (water, heat, sound); and sound proofing systems, Electrical installation work for constructions etc. Building completion [Includes activities that contribute to the completion or finishing of a construction. Repairs of the same type are also included]
Infrastructure Construction			
450	11	45011	Power - Construction/erection and maintenance of power and transmission lines; hydro-electric projects, power plants, other than hydro-electric power plants.

Group	Sub - Group	Code No.	Description
450	12	45012	Telecommunications - Construction/erection and maintenance of telecommunication and transmission lines; telecom projects.
450	13	45013	Roads & Ports - includes construction and maintenance of roads, rail-beds, bridges, tunnels, pipelines, rope-ways, ports, harbours and runways etc. ; Construction and maintenance of waterways
450	19	45019	Other Infrastructure Construction n.e.c. like Construction and maintenance water reservoirs, irrigation channels etc.
G. WHOLESALE AND RETAIL TRADE			
Division 50: Sale & Maintenance of Motor Vehicles and Motorcycles;			
Retail Sale of Automotive Fuel			
500	01	50001	Sale of all kinds of Motor vehicles [Includes wholesale and retail sale of new and used passenger motor vehicles and lorries, trailers and semi trailers; Two-wheelers (Motorcycles, scooter etc.) and Three-wheelers (auto rickshaws etc.)]
500	02	50002	Sale of all kinds of parts and accessories of motor vehicles, Two and Three-wheelers. [includes wholesale & retail sale of all kinds of parts , components, and accessories for motor vehicles, two and three-wheelers, when not combined with sale of such vehicles themselves.]
500	03	50003	Maintenance and repair of motor vehicles, two and three-wheelers [including washing and polishing etc.] by the seller/ dealer of vehicle should be included here. [General repair and maintenance of vehicles done by garage should be classified in division 93]
500	05	50005	Retail sale of automotive fuel [includes the activity of petrol filling stations. This activity is often combined with sales of lubricating products, cleaning and all other kinds of products for motor vehicles. If the main object, however, is the sale of automotive fuel or lubricants, they remain classified here.]
Division 51: Wholesale Trade and Commission trade (Except of Motor Vehicles and Motorcycles)			
511	01	51101	Wholesale on a fee or contract basis. [Includes commission agents, commodity brokers and auctioneers and all other wholesalers who trade on behalf and on the account of others]
512	01	51201	Food Procurement

Group	Sub - Group	Code No.	Description
512	02	51202	Food grains (cereals and pulses)
512	03	51203	Tobacco & Tobacco products
512	04	51204	Food and beverages [includes wholesale of fruits and vegetables, dairy products, eggs & edible oils & fats, meat, fishery products, sugar, confectionery & bakery products, beverages, coffee, tea, cocoa and spices, etc.]
512	05	51205	Seeds (including cotton and oil seeds), agricultural raw material & live animals
513	01	51301	Diamonds, Gems and Jewellery
513	02	51302	Pharmaceutical and medical goods;
513	03	51303	Textiles, clothing and footwear and other household goods like toiletry, perfumery, cosmetics, metal, porcelain & glass utensils; crockery and chinaware & household products made from rubber & plastic; furniture & fixtures; watches/clocks & optical goods; radio, television & other consumer electronics; paper & other stationery items; books, magazines & newspapers; photographic equipment, games, toys & sports goods; leather goods & travel accessories; cleaning materials etc.
514	01	51401	Cotton
514	02	51402	Jute and Mesta
514	03	51403	Fertilizers (including advances granted to factories for distribution of fertilizers) and pesticides
514	04	51404	Wholesale of solid, liquid and gaseous fuels and related products.
514	05	51405	Wholesale of metals and metal ores
514	06	51406	Wholesale of construction materials, hardware, plumbing and heating equipment and supplies
514	09	51409	Wholesale of other intermediate products, waste and scrap [includes basic industrial chemicals, plastic materials in primary forms, textile fibres, waste and scrap and materials for re-cycling etc.]
515	01	51501	Agricultural machinery and equipment
515	02	51502	Machinery, equipment and supplies (other than agricultural machinery and equipment)
519	01	51901	Handicrafts
519	02	51902	Carpets

Group	Sub - Group	Code No.	Description
519	09	51909	Other wholesale n.e.c.[Includes specialized wholesale not covered in any one of the previous categories and wholesale in a variety of goods without any particular specialization.]
Division 52: Retail Trade (Except of Motor Vehicles and Motor Cycles)			
521	01	52101	Non-specialized retail trade in stores (General merchandise) including consumer co-operative stores
521	02	52102	Public utility services transacted through consumer co-operative stores & private retail traders (i.e. advances granted for fair price shops/authorised ration shops dealing in essential commodities i.e. wheat, rice, sugar, controlled cloth, kerosene oil, imported edible oil and soft coke) (These retail outlets of the public distribution system fall under the purview of statutory rationing/modified rationing/informal rationing administered by State Government/Union Territory Administrations and they are required to have separate physical entity (demarcated premises) and maintain separate books of accounts and records covering purchase, store and sale of essential commodities to family/ration card-holders issued by Controller of Rationing/Directorate of Civil Supplies, etc.)
522	01	52201	Retail sale in specialized stores of food, beverages and tobacco
523	01	52301	Retail sale of Fertilizers and pesticides
523	02	52302	Retail sale of seeds
523	03	52303	Retail sale of Agricultural implements and machinery
523	11	52311	Retail sale of diamonds, gems & jewellery
523	12	52312	Retail sale of construction materials, hardware, paints and glass
523	13	52313	Retail sale in specialised stores of pharmaceutical and medical goods, cosmetic and toilet articles; Textiles, clothing, footwear and leather goods [including travel accessories] Household appliances, articles and equipment; Other retail sale in specialised stores like watches and clocks, computers and non-customized software, photographic, optical and other stores and supplies etc., firewood, coal and kerosene oil and cooking gases, books, magazines and stationery, including

Group	Sub - Group	Code No.	Description
			distribution of newspapers, sports goods, games and toys, flowers and plants; pet animals; wall paper and floor coverings; and other non-food products not elsewhere classified
523	19	52319	Other Retail trade n.e.c.
524	01	52401	Retail sale of second hand goods in stores(including the pawn shops)
525	01	52501	Retail trade not in stores e.g. via mail order houses [includes the activity of retail selling through tele-shopping]; via stocks and markets; via Internet (network marketing) etc.; by salespersons who go from house to house or by vending machines or on a fee or contract basis etc.
H. TOURISM, HOTELS AND RESTAURANTS			
Division 55: Tourism, Hotels and Restaurants			
551	01	55101	Hotels, Motels and Resorts; camping sites and other provision of short-stay accommodation [Restaurant facilities operated in connection with the provision of lodging remain classified in this group. Also included are the operation of sleeping cars when carried on by separate units]
552	01	55201	Restaurants, bars and canteens; Caterers-including door to door services; Event catering and other food service activities [Sales through vending machines is classified in 52501]
553	01	55301	Activities of travel agencies and tour operators, tour assistance activities (tourism services)
I. TRANSPORT, STORAGE AND COMMUNICATIONS			
Division 60: Land Transport; Transport via pipelines			
601	01	60101	Transport via railways [Includes passenger and freight transport by inter-urban railways. Also covers related activities such as shunting & switching]
602	01	60201	Scheduled passenger land transport [Includes activities providing regular urban, suburban or inter urban transport of passengers on scheduled routes, other than inter urban railway transport. They may be carried out with motor bus, tramway, trolley bus, underground and elevated railways. Also included are the operation of school buses, town-to-airport/station lines, sightseeing buses, aerial cableways etc.]

Group	Sub - Group	Code No.	Description
602	02	60202	Non-scheduled passenger land transport by man or animal drawn vehicles like cycle-rickshaws; animals like horses, elephants, mules, camels etc.; ekkas, tongas etc. Freight transport by man or animal drawn vehicles like cycle-ricksaws, hand cart, porters, coolies etc.; transport by animals like horses, elephants, mules, camels etc.; ekkas, tongas etc.
602	03	60203	Non-scheduled passenger land transport such as taxi operation, auto-rickshaws, scooters, rental of private cars with operator and other occasional coach services
602	04	60204	Freight transport by motor vehicles (trucks, buses, tempos etc.) including refrigerated vans
603	01	60301	Transport via pipelines [Includes transport via pipelines and the incidental activities like operation of pump stations and maintenance of the pipeline.]
Division 61 : Water Transport			
611	01	61101	Sea and coastal water transport
612	01	61201	Inland water transport
Division 62 : Air Transport			
620	01	62001	Scheduled air transport
621	01	62101	Non-scheduled air transport
Division 63 : Supporting and auxiliary transport activities			
630	01	63001	Warehousing / Storage (for transport purposes) [Loans for Storage / godown for agricultural products are to be classified as 01181, if the borrower is a service provider and it should be 01159, if loan is given to an individual farmer for use of his/her own agricultural produce]
630	11	63011	SUPPORTING SERVICES TO LAND TRANSPORT such as operation of railway stations, bus stations, highway bridges, toll roads, vehicular tunnels; parking lots and left-luggage facilities at the railway stations, bus stations; and traffic control activities
630	12	63012	SUPPORTING SERVICES INCIDENTAL TO WATER TRANSPORT such as operation and maintenance of piers, docks, pilotage and loading and unloading of vessels

Group	Sub - Group	Code No.	Description
630	13	63013	SUPPORTING SERVICES TO AIR TRANSPORT such as operation and maintenance of terminals, flying facilities, radio beacons, flying control centres and radar stations etc.
630	19	63019	Activities of transport agencies and transport operators and related assistance activities (transport services) n.e.c. Activities of other transport agencies [Includes cargo handling, forwarding of freight, organisation or arrangement of transport on behalf of the shipper or consignee, receiving and acceptance of freight, transportation document preparation, consolidation and break bulk of freight, freight brokerage, custom house brokerage, bill auditing and freight rate information, brokerage for ship and aircraft space, packing and crating and unpacking and de-crating, weighing and sampling of freight etc.]
Division 64: Post and Telecommunications			
641	01	64101	Post and courier activities
642	01	64201	Telecommunication services: includes the activities of STD/ISD booths, provision of value added telecom services like paging, e-mail, video conferencing, Internet etc. (This includes cyber cafes); Activities of the cable operators
642	02	64202	Provision of basic telecom services including cellular phones; Maintenance of telecom network; (erection/construction of telecommunication lines covered under 45001)
J. FINANCIAL INTERMEDIATION			
Division 65: Financial intermediation except Insurance and Pension Funding Banks			
651	01	65101	Domestic Commercial Banks
651	02	65102	Foreign Banks
651	03	65103	Regional Rural Banks – for on-lending to agriculture & allied activities
651	04	65104	Regional Rural Banks – for other purposes
651	09	65109	Local Area Banks
Co-operative Institutions			
659	01	65901	Primary Agricultural Credit Societies (PACS)
659	02	65902	Farmers Service Societies (FSS) and Large sized Adivasi Multi-purpose Societies (LAMPS)

Group	Sub - Group	Code No.	Description
659	03	65903	State Co-operative Banks
659	04	65904	State Co-operative Agriculture and Rural Development Banks (SCARDBs)
659	05	65905	Primary Co-operative Agriculture and Rural Development Banks (PCARDBs)
659	06	65906	District Central Co-operative Banks (DCCBs)
659	07	65907	Urban Co-operative Banks (UCBs)
659	08	65908	Apex Co-operative Housing Finance Societies
659	09	65909	Co-operative Marketing Societies (including loans to co-operative banks for re-lending to co-operative marketing societies) and Co-operatives of producers (for example, Aarey Milk Colony Co-operative society consisting of licensees cattle owners)
659	10	65910	Other co-operative credit institutions
Non-Banking Financial Institutions/companies			
659	11	65911	Developmental Financial Institutions (e.g. NABARD, EXIM Bank, IFCI, SFCs etc.)
659	21	65921	NBFCs-for on-lending for agriculture & allied activities (to individual farmers/ SHGs/ JLGs)
659	22	65922	NBFCs-for on-lending to small and micro enterprises (manufacturing as well as service enterprises)
659	23	65923	NBFCs- in the housing sector (Housing Finance Companies)
659	24	65924	NBFCs- for on-lending for educational purposes (to individuals)
659	29	65929	NBFCs-general purposes loans
Other financial intermediation			
659	31	65931	Agricultural Finance Corporations
659	32	65932	Mutual Funds including Unit Trust of India
659	33	65933	Shroffs and other indigenous bankers (include pawn brokers, private money lenders)
659	34	65934	Indirect Finance to small and micro (manufacturing as well as service) enterprises (loans to SFCs, SIDC, etc. for on-lending to small and micro enterprises, finance to any person providing inputs to or marketing the output of artisans, village and cottage industries, handlooms and to co-operatives of producers of Small Enterprises (SE) sector etc.)

Group	Sub - Group	Code No.	Description
			Loans to NBFCs for on-lending to SE sector should be classified as code 65922.
659	35	65935	Indirect Finance to Housing sector (loans to NHB, other specialized institutions granting credit for house construction/ purchase, State Housing Boards etc.) Loans to NBFCs in housing sector -Housing Finance Companies, should be classified as code 65923.
659	39	65939	Other financial intermediation n.e.c.
Division 66: Insurance and Pension Funding, Except compulsory Social Security			
660	01	66001	Life insurance [This class includes life insurance (including reinsurance) and other long-term insurance, with or without a substantial saving element, including the collection and investment of funds]
660	02	66002	Non-life insurance
660	03	66003	Pension funding [This class includes the provision of retirement incomes, including activities involving the collection and investment of funds]
Division 67: Activities auxiliary to Financial Intermediation			
671	01	67101	Agro-industries Corporations
671	02	67102	Securities trading companies/broking firms/ Primary Dealers
671	03	67103	Industrial Development Boards/Corporations/Federations including all State Development Boards and other Developmental Institutions (e.g. Tea Boards, Coffee Boards, Khadi Development Board etc.)
671	04	67104	Merchant banking/Financial services companies
671	05	67105	Loans for activities auxiliary to financial intermediation except insurance and pension funding[like administration of financial markets, Security dealing activities by stock/share brokers; Loans to financial advisers, mortgage advisers and brokers, settlement services, bureaux de change etc.]
672	01	67201	General / diversified / unspecified activities of SHGs/ MFIs
673	01	67301	Loans for activities auxiliary to insurance and pension funding [like insurance agents, average and loss adjusters, actuaries and salvage administrators.]

Group	Sub - Group	Code No.	Description
K. REAL ESTATE, RENTING AND BUSINESS ACTIVITIES			
Division 70: Real Estate Activities			
700	01	70001	Real estate activities with own or leased property, including on a fee or contract basis (buying, selling, leasing, renting, maintenance, operating of self-owned or leased real estate such as apartment buildings and dwellings, residential/ non-residential buildings, developing and sub-dividing real estate into lots, services of real estate agents,& brokers) (Construction is classified in division 45).
Division 71: Renting of Machinery and Equipments			
711	01	71101	Renting of land, water and air transport equipment
712	01	71201	Renting of construction and civil engineering machinery and equipment. Renting of office machinery and equipment [including computers]; All other renting and non-financial leasing of machinery and equipment n.e.c.
713	01	71301	Renting of personal and household goods n.e.c. [includes renting of all kinds of personal and household goods, whether the customers are household or industries];
Division 72: Computer and Related Activities			
721	01	72101	Hardware consultancy.[This class includes consultancy on type and configuration of hardware with or without associated software application.(Similar activities carried out by units selling computers are classified in class 300.02).
722	01	72201	Software Publishing Production, supply & documentation of ready-made (non-customized) software , including operating system software. general software for business & other applications, like computer games etc.
722	09	72209	Software consultancy and supply .[includes activities in connection with analysis, design and programming of systems ready to use. This usually involves the analysis of the users' needs and problems, consultancy on the most economic solution and producing the necessary software to realize this solution. Also included is the simple writing of programmes following directives of the user. Specifically these activities involve development, production, supply and documentation of order-made software]

Group	Sub - Group	Code No.	Description
723	01	72301	Data processing and Database activities
			Data processing. [This includes the processing or tabulation of all types of data. Provision of such services on (i) an hourly or time-share basis, and (ii) management or operation of data processing facilities of others on a time sharing basis; on a fee or contract basis].
			Database activities. [This includes data base development, data storage and data base availability. The provision of data in a certain order/sequence, accessible to everybody or to limited users and can be sorted on demand.].
729	01	72901	IT placement Services
729	09	72909	Other computer related activities [for example activities of development of multimedia presentation on account of others, maintenance of websites on account of others etc.] (cyber cafe, communication through e-mail, internet & data transmission are to be coded at 64201)
Division 73: Research and Development			
730	01	73001	Research and experimental development on natural sciences and engineering.
			Research and experimental development on social sciences and humanities. [Market research is classified in class 74101].
Division 74: Other Business Activities			
741	01	74101	Professional services (except Medical and engineering/technical) (Medical services to be coded at 85102 and engineering/technical services at 74201)
			Legal activities.[Legal services such as those rendered by advocates, barristers, solicitors, pleaders, mukhtiar, etc.]
			Accounting, book-keeping and auditing activities; tax consultancy.
			Market research and public opinion polling.
			Business & management consultancy activities. [Includes the provision of advice, guidance or operational assistance to businesses. These activities involve public relations other than by paid advertisements, welfare and charity affairs, politics, lobbying. Activities in connection with project management, planning, organisation, management information etc. Arbitration and

Group	Sub - Group	Code No.	Description
			conciliation between management and labour. Also included are the activities of management holding companies.
742	01	74201	Architectural, engineering and other technical activities.
743	01	74301	Advertising and publicity concerns
744	01	74401	Merger, Acquisition & Restructuring of companies
749	01	74901	Other professional, scientific and technical services (Labour recruitment and provision, Investigation and security activities, Services like Building cleaning activities, photographic activities, packaging activities not covered elsewhere Other professional activities and services n.e.c. like Photographic, specialized designing, Auctioning activities, Business brokerage activities, Photostat, blue-printing, Xeroxing, copying of documents, ammonia printing and cyclostyling services, Fashion design, Services rendered by liaison offices etc.
L. PUBLIC ADMINISTRATION AND DEFENCE; COMPULSORY SOCIAL SECURITY			
Division 75: Public Administration and Defence; Compulsory Social Security			
750	01	75001	Activities of agencies that provide healthcare, education, cultural services and other social services, excluding social security - this includes Municipal corporations, Municipalities, Water Drainage and sewerage boards and such public utilities
M. EDUCATION			
Division 80: Education			
Educational services rendered by schools/colleges/commercial institutions/universities:			
800	01	80001	Primary and Secondary education
800	02	80002	Higher education
800	03	80003	Technical and vocational education
N. HEALTH AND SOCIAL WORK			
Division 85: Medical, Health and social Work			
Medical and health services			
851	01	85101	Hospital activities.[Includes the activities of general and specialized hospitals, sanatoria, asylums, rehabilitation centres, dental centres and other health institutions that have accommodation facilities, including military base and prison hospitals].

Group	Sub - Group	Code No.	Description
851	02	85102	Medical and dental practice activities. [Includes consultation and treatment activities of general physicians and medical specialists including dentists]
			Other human health activities [Includes all activities for human health other than by hospitals and medical doctors and dentists] - Activities of Ayurveda practitioners, Unani practitioners, homeopaths, nurses, physiotherapists or other para-medical practitioners, physical fitness centres, independent diagnostic/pathological laboratories, independent blood banks, independent ambulance activities etc.
852	01	85201	Veterinary activities (clinical-pathological and other diagnostic activities pertaining to animals & birds)
853	01	85301	Social work- community and welfare services organised by individuals or organizations including NGOs and clubs
O. OTHER COMMUNITY, SOCIAL AND PERSONAL SERVICE ACTIVITIES			
Division 90: Sewage and Refuse Disposal, Sanitation and Similar Activities			
900	01	90001	Sewage and refuse disposal, sanitation and similar activities
Division 91: Activities of membership organization			
911	01	91101	Activities of business, employers and professional organisations [industry associations, chamber of commerce and similar federations, association of writers, painters, lawyers, doctors, journalists and other similar organisations, trade unions etc]
919	01	91901	Services rendered by religious, political and other membership organizations
Division 92: Recreational, Cultural and Sporting Activities			
921	01	92101	Motion picture and video production and distribution
921	09	92109	Other entertainment activities like
			Radio and television activities, Motion picture projection
			Dramatic arts, music and other arts and related activities
			Other entertainment activities n.e.c. [Includes activities of ball rooms, video parlors, discotheques, amusement parks and similar attractions; circus; puppet shows and production of other kinds of entertainment not elsewhere classified.]
922	01	92201	News Agency Activities

Group	Sub - Group	Code No.	Description
923	01	92301	Library, archives, museums and other cultural activities
			Library and information centres ; Archives activities; Audio/video cassette and CD Rom libraries
			Museum activities and preservation of historical sites and buildings
			Botanical and zoological gardens and nature reserve activities.
924	01	92401	Sporting and other recreational activities
Division 93: Other Service Activities			
930	01	93001	Artisans and craftsmen (advances availed for pursuing self-employed activities by carpenters, masons, brick-makers, potters, tailors, jewelers, hair-dressers, black-smiths, cobblers, washer men, plumbers, electricians, weavers, etc.)
930	02	93002	Personal services such as domestic, laundries, saloons, beauty parlors, portrait and commercial photographic studios and other self employed persons
930	03	93003	BPOs (Business Process Outsourcing), Call Centres, IT enabled services
Repair and Maintenance Services			
931	01	93101	Maintenance and repair of motor vehicles, two- and three-wheelers [including washing and polishing etc.]
931	02	93102	Repairs of personal and household goods: includes repair of footwear and leather goods, household electrical appliances, TV,VCR, radio, tape recorder, refrigerator and other similar items, furniture, watches and clocks, bicycles and cycle rickshaws etc.
931	03	93103	Maintenance and repair of office, accounting and computing machinery (except computer hardware, software & communication equipments)
931	04	93104	Maintenance and repair of Computer Hardware & Peripheral Equipments
931	05	93105	Maintenance of Computer Software
931	06	93106	Maintenance and repair of Communication Equipments
931	09	93109	Maintenance and repair of other items n.e.c.
			[Repairs and maintenance services carried out by individual or company other than the manufacturer/ seller are to be classified

Group	Sub - Group	Code No.	Description
			here. Repairs of capital goods/ agricultural equipments/ machinery are classified in the same class as the units that produce/ sell the goods, if maintained by them. The repair and maintenance services in this division are those carried out on fee/ contract basis by an independent unit.]
Division 95: Personal Loans			
Loans to staff members			
950	01	95001	Staff housing loans (including the loans to co-operative housing societies of staff)
950	02	95002	Staff Vehicle Loans: Purchase of Motor Vehicle & Two-wheelers by individuals for personal use given to staff members
950	03	95003	Loans for purchase of consumer durable goods given to staff members
950	04	95004	Staff Education Loans - loans to staff members for them or their wards
950	08	95008	Staff Credit Cards - Loans to staff advanced through credit cards
950	09	95009	Other personal loans to staff members (include loans for domestic consumption, medical expenses, travel, marriage, death and other social ceremonies, loans for repayment of debt, etc.)
Personal loans to individuals other than staff members			
950	11	95011	Housing loans (including the loans to co-operative housing societies) – other than staff
950	12	95012	Loans for purchase of Motor Vehicle & Two-wheelers by individuals for personal use – other than staff (loan availed by a doctor for purchase of motor vehicle for his personal use should be coded as 95012, but if the vehicle is to be used in his clinic/nursing home for professional purposes it should be coded as 85102)
950	13	95013	Loans for purchase of consumer durable goods - other than staff (loan availed by a doctor for purchase of refrigerator for his domestic use should be coded as 95013, but if a refrigerator is to be used in his clinic for professional purposes it should be coded as 85102)
950	14	95014	Education - loans to individuals for pursuit of studies - other than staff (loans to educational institutions should be included under division 80 and NOT here)

Group	Sub - Group	Code No.	Description
950	15	95015	For investment in shares (including IPOs/ESOPs), convertible bonds, convertible debentures, and units of equity-oriented mutual funds etc.
950	18	95018	Loans advanced through credit cards - other than staff
950	19	95019	Other personal loans -other than to staff (include loans for domestic consumption, medical expenses, travel, marriage and other social ceremonies, loans for repayment of debt, etc.)
Division 99: MISCELLANEOUS			
999	99	99999	All other loans not classified elsewhere or activities not adequately described (this code should be used sparingly)

LIST 'F'
CATEGORY OF BORROWERS - 2008

Serial No.	Category of Borrowers (by size)	Code
Manufacturing Enterprises (Industries) *		
I.	<i>Micro (Manufacturing) Enterprises</i>	
	Weavers- Handloom	01
	Weavers- Powerloom	02
	Rural Artisans/Craftsmen	03
	Village/Cottage Industries (except promoted by KVIC/KVIB)	04
	Tiny Industries	05
II.	Small (Manufacturing) Enterprises	11
III.	Medium (Manufacturing) Enterprises	12
IV.	Large (Manufacturing) Enterprises	19
V.	Khadi and Village Industries Sector	29
Business/Trade and Service Enterprises &		
VI.	Micro (Service) Enterprises	31
VII.	Small (Service) Enterprises	32
VIII.	Medium (Service) Enterprises	33
IX.	Large (Service) Enterprises	39
Farmers (Agriculture and allied activities) \$		
X.	Small Farmers	41
XI.	Marginal Farmers	42
XII.	Agricultural Labourers	43
XIII.	Tenant Farmers/ Sharecroppers/ Oral lessees	44
XIV.	Other Farmers (Medium & Large)	45
XV.	Other borrowers engaged in agriculture and allied activities	49
XVI.	All Others	99

* The Enterprises, engaged in manufacture/production, processing or preservation of goods have been classified into Micro, Small, Medium and Large (Manufacturing) Enterprises, based on their investment in plant and machinery (original cost excluding land and building) (items I to IV). All units in Khadi and Village Industries (KVI) Sector, irrespective of their size of operations, amount of original investment in plant and machinery, etc. should be classified in item V.

& The Enterprises, engaged in providing/rendering services in selected area and included in trade/service sector, have been classified into Micro, Small, Medium and Large (Service) Enterprises, based on their investment in equipment (original cost excluding land and building and other items) (items VI to IX). These shall include road & water transport operators, business, professional & self employed and other service enterprises.

\$ All units, including individuals, engaged in agriculture and allied activities should be classified in items X to XV. The individual farmers should be given codes from X to XIV. The other borrowers like companies, government entities, firms, etc, should be classified in XV.

The definitions and limits for classifications are based on RBI circulars issued time to time.

LIST 'G'

ASSET CLASSIFICATION OF BORROWAL ACCOUNT - 2008

Serial No.	Asset Classification of Borrowal Account	Code
I.	Standard Assets	1
II.	Sub-standard Assets	2
III.	Doubtful Assets	3
IV.	Loss Assets	4

LIST 'H'

Secured/ Un-Secured Loans – 2008

Serial No.	Type of Security	Code
I.	Secured	1
II.	Un-Secured	2

LIST 'I'

Type of Interest Rate on Loans – 2008

Serial No.	Type of Interest Rate	Code
I.	Fixed rate of interest	1
II.	Floating rate of interest	2

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 totaled 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 workbook 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 901 to 904, 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 911 and 912, separately for each size-group.

7. Secured / Un-Secured classification of accounts reported in BSR-1B should be consolidated against item codes 921 and 922, separately for each size-group.

8. Interest rate group wise consolidated figures in respect of borrowal accounts reported in BSR-1B should be given for item codes 931 to 939, separately for each size-group.

9. Consolidated figures on Fixed and Floating rate of interest of accounts reported in BSR-1B should be given for item codes 941 and 942, 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 3-digit codes. For all the individual accounts, which are required to be reported under BSR-1 (A or B), proper codes may be assigned in the ledger itself, e.g. type of accounts code, occupation code, utilization district code, category of borrower code, etc. 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 item codes may also be given based on the relationship table provided in this Handbook and then summarise for 1B item 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 actual) in each occupation and credit limit size 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. NPA accounts should be included. The credit limit of NPA accounts should be taken as the ad-hoc limit sanctioned, if any or same as the amount outstanding in case of out-of-order cases, before consolidation is done. The inclusion of a NPA account in BSR 1A or 1B should be decided on the sanctioned/ adhoc credit limit (the drawing limit should not be used).

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, i.e. Cash Credit and Overdraft accounts, the amount outstanding should be taken as zero (0), instead of negative figure, before consolidation under 1B.

7. BSR-1B Totals (Code 900):

It should be ensured that the totals of each column of BSR-1B return are recorded against code 900. The totals should be derived after excluding figures against item code numbers

190, 191, 192; and 390, 391, 392, 393, 394; and 750, 751, 752, 753; and 810, 820, 830; as these are already included under the individual item codes related to them.

8. Asset classification of accounts under BSR-1B

Under this block (codes 901 to 910), assets classification of accounts reported in BSR-1B are to be given. The total of all assets i.e. item code 910, should exactly tally with the total given against item code 900.

9. Gender classification of accounts under BSR-1B

Under this block (codes 911 to 920), accounts of 'individuals' each with credit limit of Rs.2,00,000 and less are to be classified according to 'Male' and 'Female' (codes 911 and 912). Total other accounts (other than individual) should be given under item code 913. In case of joint accounts the gender of the first account holder will be deciding factor for classifying the accounts. The total of all BSR-1B borrowal accounts i.e. item code 920, should be same as the total given against item code 900.

10. Secured/ Un-Secured classification of accounts under BSR-1B

Under this block (codes 921 to 930), classification of accounts reported in BSR-1B are to be given as per Secured / Un-secured status. The total of all BSR-1B accounts i.e. item code 930, should exactly tally with the total given against item code 900.

11. Interest Rate group wise classification of accounts under BSR-1B

Under this block (codes 931 to 940), interest rate group wise classification of accounts reported in BSR-1B are to be given. The total of all BSR-1B accounts i.e. item code 940, should exactly tally with the total given against item code 900.

12. Interest Rate Type classification of accounts under BSR-1B

Under this block (codes 941 to 950), classification of accounts reported in BSR-1B are to be given as per type of rate of interest as Fixed or Floating. The total of all BSR-1B accounts i.e. item code 950, should exactly tally with the total given against item code 900.

13. Summary of BSR-1

Under this block (codes 990, 991 and 992), 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 990 should dimensionally tally 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 31st March of the survey year should also be reported (item code 999).

VI. Basic Statistical Return 1 - Part A & B (BSR-1A & BSR-1B)
Activity/ Occupation Codes: Relationship

BSR -1B Item Code	BSR -1B Activity/Occupation	Relationship with BSR - 1A Codes			
		BSR-1A Occupation Codes	Type of Account	Organisation	Category of Borrower
1	2	3	4	5	6
Agriculture and Allied Activities					
a) Cultivation of food and cash crops excluding plantation crops					
101	Cereals	01101	-	-	41 – 49
102	Pulses	01102	-	-	41 – 49
103	Sugarcane	01104	-	-	41 – 49
104	Cotton	01105	-	-	41 – 49
109	All other food and cash crops	01103, 01106 – 09, 01111, 01119	-	-	41 – 49
110	b) Cultivation of Plantation Crops	01121 – 01129	-	-	41 – 49
120	c) Other direct finance to agriculture	01151 – 01159	-	-	41 – 49
	d) Activities allied to agriculture				
131	Dairying	01201	-	-	41 – 49
132	Poultry farming	01203	-	-	41 – 49
133	Fishing	05001	-	-	41 – 49
139	Other activities allied to agriculture	01202, 01204, 01209, 02001, 40104	-	-	41 – 49
190	Total of Direct Finance to Agriculture & Allied Activities (included under Item code 101 to 139)	Total Direct finance to agriculture	-	-	41 – 49
191	<i>Of (Item code 190) Which:</i> Kisan Credit Cards – Production Loans	Part of Item 190 (total)	33	41, 42	41 – 49
192	<i>Of (Item code 190) Which:</i> Kisan Credit Cards – Investment Loans	Part of Item 190 (total)	34	41, 42	41 – 49
199	e) Indirect finance to agriculture	01181, 01182, 01402, 01409, 40102 (till 2010), 51403, 52301, 51205, 52302, 51501, 52303, 65103, 65901, 65902, 65909, 65921	-	-	41 – 49, 99

VI. Basic Statistical Return 1 - Part A & B (BSR-1A & BSR-1B)
Activity/ Occupation Codes: Relationship (Contd.)

BSR -1B Item Code	BSR -1B Activity/Occupation	Relationship with BSR - 1A Codes			
		BSR-1A Occupation Codes	Type of Account	Organisation	Category of Borrower
1	2	3	4	5	6
	Industry				
	Food Manufacturing and Processing				
201	Rice Mills, Flour and Dal Mills	15301	-	-	04 – 29, 99
202	Edible oils and Vanaspati	15104	-	-	04 – 29, 99
203	Tea	15406	-	-	04 – 29, 99
209	Other food manufacturing and processing	Division 15 except codes 15104, 15301, 15406, 15501, 15502 and including code 16003	-	-	04 – 29, 99
	Textiles				
211	Cotton textile	17101	-	-	01 – 29, 99
212	Jute and natural fibre textile	17102, 17202	-	-	01 – 29, 99
213	Handloom textile and Khadi	17105, 18102	-	-	01 – 29, 99
219	Other textile	Division 17 except codes 17101, 17102, 17105, 17202 and including code 18101	-	-	01 – 29, 99
220	Leather & leather products	18201, 19101 – 02, 19201	-	-	04 – 29, 99
230	Wood & Wood products	20101, 36101	-	-	04 – 29, 99
240	Rubber, Plastic & their products	19202, 25101 – 02, 25201	-	-	04 – 29, 99
250	Glass & Glass Ware	25202, 26101	-	-	04 – 29, 99
260	Gems & Jewellery	36901 – 02	-	-	04 – 29, 99
270	Paper and paper products	Division 21	-	-	04 – 29, 99
280	Printing, Publishing & allied activities	Division 22	-	-	04 – 29, 99
	Chemicals & chemical products				
291	Fertilizers	24103	-	-	04 – 29, 99
292	Drugs and pharmaceuticals	24203	-	-	04 – 29, 99
299	Other chemicals & chemical products	Division 24 except codes 24103, 24203	-	-	04 – 29, 99

VI. Basic Statistical Return 1 - Part A & B (BSR-1A & BSR-1B)
Activity/ Occupation Codes: Relationship (Contd.)

BSR -1B Item Code	BSR -1B Activity/Occupation	Relationship with BSR - 1A Codes			
		BSR-1A Occupation Codes	Type of Account	Organisation	Category of Borrower
1	2	3	4	5	6
300	Cément & cément products	26902 – 03	-	-	04 – 29, 99
310	Metals and metal products	Divisions 27, 28	-	-	04 – 29, 99
	Engineering				
321	General Engineering Machinery & Goods	Divisions 29, 33	-	-	04 – 29, 99
322	Electrical Machinery & Goods	Division 31 and code 30002	-	-	04 – 29, 99
323	Electronic Machinery & Goods	Division 32 and code 30001	-	-	04 – 29, 99
330	Vehicles, Vehicle parts & Transport equipments	Divisions 34, 35	-	-	04 – 29, 99
340	Other industries (not <i>included</i> elsewhere)	Divisions 10 to 41: All occupations except codes included in items 201 to 330 and including codes 01401, 45004, 93001	-	-	03 – 29, 99
390	Total of Industries (Included under Item code 201 to 340)	Divisions 10 to 41: All occupations codes and including codes 01401, 45004, 93001	-	-	01 – 29, 99
391	<i>Of (Item code 390) Which:</i> Direct Finance to Micro (Manufacturing) Enterprises	Part of Item 390 (total)	-	-	01 – 05
392	<i>Of (Item code 390) Which:</i> Direct Finance to Small (Manufacturing) Enterprises	Part of Item 390 (total)	-	-	11
393	<i>Of (Item code 390) Which:</i> Direct Finance to Medium (Manufacturing) Enterprises	Part of Item 390 (total)	-	-	12
394	<i>Of (Item code 390) Which:</i> Direct Finance to Khadi and Village Industries (KVI) Sector	Part of Item 390 (total)	-	-	29
400	Construction	Division 45 except code 45004	-	-	99

VI. Basic Statistical Return 1 - Part A & B (BSR-1A & BSR-1B)
Activity/ Occupation Codes: Relationship (Contd.)

BSR -1B Item Code	BSR -1B Activity/Occupation	Relationship with BSR - 1A Codes			
		BSR-1A Occupation Codes	Type of Account	Organisation	Category of Borrower
1	2	3	4	5	6
	Trade				
510	Wholesale Trade	Division 51 except codes 51205, 51403, 51501	-	-	31 – 39, 99
520	Retail Trade	Divisions 50, 52 except codes 52301, 52302, 52303	-	-	31 – 39, 99
600	Transport and other support services	Divisions 60, 61, 62, 63	-	-	31 – 39, 99
	Professional and other services				
711	Professional services	72101, 72201, 72209, 74101, 74201, 85102	-	-	31 – 39, 99
712	Tourism, Hotels & restaurants	Division 55	-	-	31 – 39, 99
713	Recreation services	Division 92	-	-	31 – 39, 99
714	Repairs & maintenance services (except capital goods)	93101 – 09	-	-	31 – 39, 99
719	Other services	Divisions 64, 70, 71, 73, 75, 80, 90, 91 and including codes 72301, 72901, 72909, 74301, 74901, 85101, 85201, 85301, 93002, 93003	-	-	31 – 39, 99
750	Total of Credit to Trade and Services (included under Item codes 510 to 819)	Total credit to Trade and Services	-	-	31 – 39, 99
751	<i>Of (Item code 750) Which:</i> Micro (Service) Enterprises	Part of Item 850 (total)	-	-	31
752	<i>Of (Item code 750) Which:</i> Small (Service) Enterprises	Part of Item 850 (total)	-	-	32
753	<i>Of (Item code 750) Which:</i> Medium (Service) Enterprises	Part of Item 850 (total)	-	-	33
800	Financial Intermediation	Divisions 65, 66, 67 except codes 65901, 65902, 65909	-	-	31 – 39, 99
810	<i>Of (Item 800) which:</i> Micro Finance Institutions/ SHGs	67201	-	61 – 68	99
820	<i>Of (Item 800) which:</i> Indirect Finance to Small & Micro Enterprises	65922, 65934	-	-	99

VI. Basic Statistical Return 1 - Part A & B (BSR-1A & BSR-1B)
Activity/ Occupation Codes: Relationship (Concl'd.)

BSR -1B Item Code	BSR -1B Activity/Occupation	Relationship with BSR - 1A Codes			
		BSR-1A Occupation Codes	Type of Account	Organisation	Category of Borrower
1	2	3	4	5	6
830	<i>Of (Item 800) which:</i> Indirect Finance to Housing Sector	65923, 65935	-	-	99
Personal loans and consumption loans: Staff					
861	Staff housing loans: Individual Loans/ Loans through Housing Society	95001	-	24, 41, 42	99
862	Staff Vehicle Loans: Purchase of motor vehicles including two-wheelers (given to staff)	95002	-	41, 42	99
863	Purchase of consumer durables (given to staff)	95003	-	41, 42	99
864	Staff Education Loans (given to staff-self / wards)	95004	-	41, 42	99
868	Staff Credit Cards (given to staff)	95008	-	41, 42	99
869	Other staff loans (given to staff)	95009	-	41, 42	99
Personal loans and consumption loans: Other than Staff					
871	Housing loans (other than staff): Individual Loans/ Loans through Housing Society	95011	-	24, 41, 42	99
872	Purchase of motor vehicles including two-wheelers (other than staff)	95012	-	41, 42	99
873	Purchase of consumer durables (other than staff)	95013	-	41, 42	99
874	Education Loans (other than staff)	95014	-	41, 42	99
875	Investment Loans	95015	-	41, 42	99
877	General Credit Cards	95019	32	41, 42	99
878	Personal Credit Cards	95018	30	41, 42	99
879	Other personal loans (other than staff)	95019	-	41, 42	99
890	All others including unclassified	Codes 74401, 99999	-	-	99

VII. BASIC STATISTICAL RETURN 2 (BSR-2)

Introduction

This return relates to deposits. Branches/Offices of all Scheduled Commercial Banks in India are required to furnish information on the number of employees, number of accounts and amount outstanding according to type of deposits and classification of term deposits according to maturity, broad interest rate ranges and size of deposits as on 31st March every year.

All Administrative Offices, Regional and Zonal Offices and Branches/ Offices without any deposits such as Training Colleges, Lead Bank Offices, Service Branches, etc. must furnish employment details in this return, even though they do not have deposits.

Employment details:

The staff position should be shown in the block on employment details. Category-wise number of female employees should also be reported in this block.

Part - I: Classification of Deposits according to Type

This part of the return is intended mainly to obtain information from each office on the deposits classified according to type. The additional information on **female** accounts is also collected in this part of the return. Further, to make the Part I to Part V of the return consistent, the information on different types of deposits is being collected under two broad ownership categories, i.e. 1) Individuals and 2) Others. The inter-bank deposit should be reported in a separate box only in Part I.

Part - II: Classification of Term Deposits according to Original Maturity

This part of the return is intended to obtain information on outstanding amount of term deposits as on the reference date, classified according to the *original period of maturity* for which deposits have been placed with the branch by depositors.

Part - III : Classification of Term Deposits according to Interest Rate Range

This part of the return is intended to obtain information on the distribution of term deposits according to *broad interest rate ranges*.

Part - IV: Classification of Term Deposits according to Size

This part of the return is intended to obtain information on outstanding amount of term deposits as on the reference date of the return, classified according to the *size of deposits*.

Part - V: Classification of Term Deposits according to Residual Maturity

This part of the return is intended to obtain information on outstanding amount of term deposits as on the reference date of the return, classified according to the *residual period of maturity*. Information on this part needs to be submitted by the computerized branches of scheduled commercial banks.

2. A separate return for each office should be furnished irrespective of whether it is a branch, an administratively independent sub-office or a pay office. In case of sub-offices and pay offices, care should be exercised to ensure that their figures are not included in the returns of their parent offices. Administrative Offices including Head and Regional Offices, which do not transact banking business with the public, should supply information on their staff position as well as on any special types of deposits, which they may hold.

3. Each office should stamp on the return the uniform branch code number allotted to it by the Department of Statistical Analysis and Computer Services of the Reserve Bank of India. The branches/offices of the banks should forward the returns, after completion, to their Regional/Zonal/Head Offices. The return should be prepared in triplicate. Each branch/office may retain the third copy of the return for its record and forward the other two copies of the completed return to its Regional/Zonal/Head Office. The Regional or Head Office of the banks, in turn, should perform preliminary scrutiny and rectification of errors, if any, and arrange to transcribe the data in soft form and forward the data to the Regional/ Central Office, DESACS, RBI, under whose jurisdiction their Head Office is located. The list of States falling under the jurisdiction of each Regional Office is given along with the instructions for filling in the Basic Statistical Return 1. The bank should, therefore, verify under which Regional Office their bank's Head Office is located and appropriate arrangements should be made between the Regional/Head Office and branches so that the data reach the Reserve Bank of India **within four months** from the reference date of the return.

Banks submitting data on magnetic / electronic media may devise their own system of collection of information from their branches/offices. Before submitting the CD/ sending email, they should get the sample printout of data blocks verified from the respective Regional/ Central Office of DESACS, Reserve Bank of India and forward the edited data to the concerned DESACS Regional/ Central Office, **within four months** from the reference date.

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 800) Part I of the return.
- (2) Inter-bank deposits are excluded in Part-II to Part-V of the return.
- (3) Aggregate deposits (other than from banks) in India as reported under Form A special return, Section 42(2), as on 31st of March of the reference year should be reported in Item 999.
- (4) 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, if not credited to the depositors accounts, 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 (Master Circular) DBOD. No. Dir. BC. 7/13.03.00/2006-07 dated July 2, 2007 on Master Circular on Interest Rates on Rupee Deposits held in Domestic, Ordinary Non-Resident (NRO) and Non-Resident (External) (NRE) Accounts and

subsequent amendments made from time to time through directives issued by Reserve Bank of India).

- (5) 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.
- (6) 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 7 days 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.
- (7) 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 7 days, 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.
- (8) 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.
- (9) 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.

- (10) Where there is no figure to report, 'dash' (-) entry should be made in the relevant column.
- (11) Individuals under columns 2 and 3 in Part I include Hindu Undivided Families. The data on categories such as resident or 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 Original 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 resident or 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 resident or 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 resident or 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.

(E) Part V - Classification of Term Deposits according to Residual Maturity

- (1) This part of the return is intended to obtain information on outstanding amount of term deposits as on the date of the return, classified according to the *residual period of maturity*. Information on this part needs to be submitted by the computerized branches of scheduled commercial banks.
- (2) In Part V, outstanding amounts of term deposits are to be classified according to the *residual period of maturity* for which deposits have been placed with the branch by depositors and outstanding as on the reference date of the survey.
- (3) Individuals under Columns 2 and 3 of Part V include Hindu Undivided Families. The data on categories such as resident or non-resident Individuals, Farmers, Businessmen, Traders, Professionals and Self-employed persons, Wage and salary earners, etc. should be reported under this category.
- (4) **Inter-consistency of data reported in Part I and Part V:** The total number of accounts/amounts against code 700 in Part V under different columns should agree with those given against code 203 in Part I under the similar columns.

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

Standard Bank, Bandra East Branch, Mumbai: List of credit accounts as on March 31, 2008

Sr. No	Party Number	Name of the Party and Particulars	Account No.	Details of Account
1	2	3	4	5
1	Party-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
2	Party-2:	Vijaydurg Freezing & Scanning Company (Pvt) Ltd. Head office in Mumbai and factory at Vijaydurga. 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 Exports Bills Discounted
3	Party-3:	Maharashtra State Electricity Board, Mumbai, Enersisation of pumpsets	LT2	Term loan for energisation of pumpsets. (originally sanctioned Rs.50 lakhs.Rs.15 lakhs repaid)
4	Party-4:	Hindustan Electrical Ltd. Factory located at jabalpur, Central Govt. Undertaking; manufactures of transformer, etc.	CC3 CC32 IB 1	Interim Cash Credit to be converted into a term loan Cash Credit against hypothecation Advance against Import Bills
5	Party-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 fertilisers Inland Bills Purchased given for distribution of fertilizers
6	Party-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
7	Party-7:	Shri V.P.Palak, Nasik, an individual cultivating sugarcane and manufacturing khandsari/ Gur.	MT1 DL1	Term Loan for digging well and installation of pumpset Crop Loan for cultivation of sugarcane (payments due since last four quarters) CC13 Cash Credit for crushing of sugarcane and manufacture of Khandsari/Gur

Sr. No	Party Number	Name of the Party and Particulars	Account No.	Details of Account
1	2	3	4	5
8	Party-8:	Mohak Mills Ltd.Mumbai. Public Limited company in the private sector	CC9 IBD2	Cash Credit against indigenous cotton Inland Bills discounted
9	Party-9:	Hotel Raj Ltd. five star hotel in Mumbai Public Limited Company in the private sector	LT 7 IBP4	Term Loan Third Party cheque purchased
10	Party-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
11	Party-11:	Sukanya Theatre, Mumbai A partnership concern	LT 8 OD 7	Term loan Overdraft
12	Party-12:	Shri S.Shraavan, Mumbai, Self employed individual engaged in leather tanning	MT 3	Installment credit (originally sanctioned Rs.6,000 repaid Rs.500)
13	Party-13:	Kum. J.M.Bhado, Mumbai, Individual flower vendor.	DL 2	Demand Loan
14	Party-14:	Kamat & Sons, Mumbai building contractor A Partnership concern	OD 4	Temporary overdraft
15	Party-15:	Datye Services, Mumbai, A partnership concern in data processing services	LT 4	Term Loan
16	Party-16:	Smt.M.V.Aghan, Mumbai, company executive	MT4	Credit for the purchase of motor cycle, Repayable in 30 monthly installments (Originally sanction Rs.15,000, Repaid Rs.1000)
17	Party-17:	Dr.(Smt)C.R.Phantom, Mumbai, Dentist	LT 5	Term Loan for purchase of equipment
18	Party-18:	Malad Bank Ltd, Mumbai, commercial Bank in Private sector	DL 4	Demand Loan

Sr. No	Party Number	Name of the Party and Particulars	Account No.	Details of Account
1	2	3	4	5
19	Party-19:	Shri V.B.Methi, Mumbai, Student.	MT 6	Term Loan for pursuing higher education abroad
20	Party-20:	Shri A.K.Accha, Mumbai, self - employed individual making clay dolls.	MT 5	Term Loan
21	Party-21:	Maharashtra Gramin Bank Ltd. Thane Regional Rural Bank	DL 5	Demand Loan
22	Party-22:	M/s.Subtronics, Mumbai, Proprietary concern with investment of Rs.10 lakhs in plant and machinery, manufacturers of switches, etc.	LT10	Term Loan
23	Party-23:	Arvind Electronics Ltd., Mumbai, Private Limited Company, manufacturing electronic articles.	OD9 LT11	Overdraft Term Loan
24	Party-24:	Bharat Flour Mills, Mumbai, Partnership concern.	CC15	Cash Credit
25	Party-25:	J.K.Printer, Mumbai, Partnership concern with investment of Rs.20 lakhs in plant and machinery.	MT7	Term Loan
26	Party-26:	Sahara & co., Mumbai Proprietary concern dealing in wholesale trade.	CC 17	Cash credit, NPA over 18 months
27	Party-27:	Shri Krisi Deal, Mumbai, A retail dealer in agricultural implements.	CC18	Cash Credit
28	Party-28:	Smt. A. K. Chicken, Mumbai, Poultry farmer.	DL7	Short-term Loan
29	Party-29:	Shri I.M. Fisherman, Versova, Mumbai, Fisherman.	DL8	Short-term Loan

Sr. No	Party Number	Name of the Party and Particulars	Account No.	Details of Account
1	2	3	4	5
30	Party-30:	Shri Automan, Mumbai, Auto-rickshaw operator.	DL9	Demand Loan
31	Party-31:	Giant National Ltd., Mumbai, Public Limited Company in private sector having diversified fields of production	CC14 LT12 PC4	Cash Credit for the Engineering Division, located in Kottayam, Kerala manufacturing machinery for food & beverages. Term Loan for purchase of machineries for Paints Division in Mumbai. Packing Credit for the Cotton Textiles Division, Factory Located in Coimbatore
32	Party-32:	MMTC Limited Central Government undertaking engaged in exports and imports	CC19 PC 5	Cash Credit Packing Credit
33	Party-33:	Shri.Home A Lone, Mumbai An individual	LT 13 PCC 1	Housing Loan Credit Card
34	Party-34:	Aparna Co.op. Housing Society Ltd., Mumbai Co-operative Housing Society of the employees of the Standard Bank Ltd.	LT18	Housing Loan
35	Party-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.
36	Party-36:	Brihanmumbai Municipal Corporation, Mumbai.	LT16	Term Loan for construction of roads
37	Party-37:	Maharashtra Tubewell & Minor Irrigation Corp. Mumbai, State Government undertaking	DL10	Working funds for the activities of the Corporation.
38	Party-38:	Maharashtra State Road Transport Corporation, Mumbai, State Government undertaking.	LT17	Term Loan for augmenting the bus fleet.

Sr. No	Party Number	Name of the Party and Particulars	Account No.	Details of Account
1	2	3	4	5
39	Party-39:	Shri T. R. Kissan, Raigad, Farmer cultivating rice.	LT14 KCC1	Term Loan for purchase of tractor. Kissan Credit Card
40	Party-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.
41	Party-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
42	Party-42:	Mr. Diago Maradona, an American resident	TC1	Cash Credit encashment of traveler's cheques by a foreign visitor, A temporary advance to a foreign bank having no branch in India.
43	Party-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
44	Party-44:	M/s Shamji Velji, Mumbai, Dealers in general merchandise	CC25 IBP 5	Cash Credit against pledge of goods Bills purchased facility against book debts
45	Party-45:	M/s A. Ration Mumbai Authirised ration shop No.3753	CC 26	Cash Credit
46	Party-46:	Janata Consumer Co-operative Stores Ltd. Mumbai dealing in general merchandise	CC28 LT22 IBP6	Cash Credit - hypothecation of goods Term Loan for purchase of delivery van (Hyp.) Bills purchased facility against book debts
47	Party-47:	Ratan Co-operative Stores Ltd. Mumbai - Authorised ration shop No. 3888	CC29	Cash Credit

Sr. No	Party Number	Name of the Party and Particulars	Account No.	Details of Account
1	2	3	4	5
48	Party-48:	M/s P.S. Packaging Pvt. Ltd., Mumbai, Manufacturing paper boxes	MT10 OD12	Term Loan Overdraft
49	Party-49:	Rudanti Brick Makers, Kalyan, Self-employed activity coming under artisans/craftsmen	DL12	Demand Loan
50	Party-50:	Manda Hastakala Udyog, Mumbai (KVI)	DD31	Cash Credit
51	Party-51:	M/s Dainik Publishing Co. Mumbai Publishers of a daily newspaper.	LT23 OD13	Term Loan Overdraft
52	Party-52:	Shri Social Shyam, Mumbai loan for social ceremony	OD14	Overdraft
53	Party-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 Loan
54	Party-54:	Shri Lothar M.K., Staff for housing purpose at Mumbai	LT24	Term Loan
55	Party-55:	Shilpa Beauty and Health Centre Malad, Mumbai, Ms Shilpa an individual starting a beauty parlour	CC32	Cash Credit
56	Party-56:	M/s. Kumar Ads., Mumbai, An advertising agency.	DL13	Demand Loan
57	Party-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

Sr. No	Party Number	Name of the Party and Particulars	Account No.	Details of Account
1	2	3	4	5
58	Party-58:	M/s. Shainu Enterprises, Nasik Manufacturers of washing machines	LT26 CC34 OD17	Term Loan Cash Credit Overdraft
59	Party-59:	Shaadi Jewellers, Mumbai	PC6	Packing Credit for export of precious stone jewellery
60	Party-60:	Shri.L.T.Lone, Thane	LT 27	Long -term Loan for housing under NHB Scheme
61	Party-61:	Bhima Pipes and Cement Produces Ltd., Kopargaon, Dist. Thane	MT12	Advance against hypothecation of stock of pipes and cement sheets etc. at Kopargaon
62	Party-62:	Sahyadri Cold-Storage House, Bhayander, Dist. Thane.	LT29	Long-term Loan for installation of chilling plant
63	Party-63:	Smt. James Bond, Mumbai Staff	LT30	Term Loan for purchase of TV, Washing machine, household articles, etc.
64	Party-64:	Smt. Mandrake, Mumbai	MT13	Term loan for marriage of daughter against FDR
65	Party-65:	Shri H. Ram, Nasik a/c holder of KCC- Investment	KCC2	Kisan Credit Card for Investment
66	Party-66:	Smt. T. Prabha a/c holder of KCC- Production	KCC3	Kisan Credit Card for Production
67	Party-67:	Shri A. Sharma a/c holder of KCC- Production	KCC4	Kisan Credit Card for Production
68	Party-68:	Shri A.P.Chugh	GCC1	General Credit Card
69	Party-69:	Shri P. Sinha, engaged in repair and maintenance of electronic items, Swaorojgar Credit Card	OCC2	Other Credit Card

Sr. No	Party Number	Name of the Party and Particulars	Account No.	Details of Account
1	2	3	4	5
70	Party-70:	M/s Tamil Bicycles Corporation Ltd., Chennai Corporate Credit Card	OCC3	Other Credit Card - Corporate Credit Card
71	Party-71:	Agri SHG, Nasik	CC35	Onward lending to member farmers for agriculture purpose
		Women Self Help Group- Direct loan from SCB	LT31	Onward lending to member farmers for general purpose
72	Party-72:	Latur JLG Engaged in Poultry Farming	LT32	Poultry Farming
73	Party-73:	Bee SHG, Latur Other Self Help Group	MT14	Onward lending to members through an MFI

Standard Bank, Bandra East Branch, Mumbai : Detailed codes of credit accounts as on March 31, 2008

Sr. No	Party Number	Account No.	Organi-sation	Category of Borrower	Secured (S) Un-Secured (U)	Fixed (F)/ Floating (L) Interest	Rate of Interest (%)	Credit Limit (Rs.)	Outstanding (Ledger Balance) (Rs.)	Included in BSR-1A/ BSR-1B
1	2	3	4	5	6	7	8	9	10	11
1	Party-1:	CC1	32	19	S	F	13.50	8,00,000	4,50,725	1A
		DL11	32	19	S	F	14.50	7,00,00,000	1,60,10,000	1A
		CC2	32	19	S	F	14.50	2,50,00,000	2,00,99,827	1A
		IBD1	32	19	S	F	-	10,00,000	9,08,422	1A
		IBP1	32	19	S	F	-	30,000	18,676	1B
2	Party-2:	LT1	32	12	S	F	15.00	1,95,000	1,97,560	1B
		PC1	32	12	S	F	15.50	2,00,000	Nil	1B
		EBP1	32	12	S	F	-	6,00,000	4,56,732	1A
		OD1	32	12	S	F	16.00	18,000	14,832	1B
		EBD1	32	12	S	F	-	4,00,000	852	1A
3	Party-3:	LT2	16	99	S	F	12.00	35,00,000	35,00,000	1A
4	Party-4:	CC3	16	12	S	F	15.00	25,00,000	16,80,000	1A
		CC32	16	12	S	F	15.00	5,20,000	Nil	1A
		IB 1	16	12	S	F	-	2,00,000	88,000	1B
5	Party-5:	CC4	24	33	S	F	14.50	2,50,000	CR 86,946	1A
		IBP2	24	33	S	F	-	10,00,000	Nil	1A
6	Party-6:	LT 3	53	11	S	L	14.00	2,50,000	1,48,000	1A
		CC6	53	11	U	L	14.50	1,75,000	5,000	1B
		IBP 3	53	11	U	L	-	2,50,000	50,092	1A
7	Party-7:	MT1	41	45	S	F	14.50	17,000	17,000	1B
		DL1	41	45	S	F	12.50	38,000	12,800	1B
		CC13	41	45	S	F	16.00	45,000	8,000	1B
8	Party-8:	CC9	32	12	S	F	15.00	10,00,000	9,86,437	1A
		IBD2	32	12	S	F	-	30,00,000	28,87,736	1A
9	Party-9:	LT 7	32	99	S	F	15.00	4,00,000	4,05,000	1A
		IBP4	32	99	S	F	-	58,000	28,000	1B

Sr. No	Party Number	Account No.	Organisation	Category of Borrower	Secured (S) Un-Secured (U)	Fixed (F)/ Floating (L) Interest	Rate of Interest (%)	Credit Limit (Rs.)	Outstanding (Ledger Balance) (Rs.)	Included in BSR-1A/ BSR-1B
1	2	3	4	5	6	7	8	9	10	11
10	Party-10:	PC2 EBA1 OD6	53 53 53	33 33 33	S S S	L L L	13.50 - 14.00	2,00,000 20,00,000 35,000	8,000 19,86,664 CR 1,840	1B 1A 1B
11	Party-11:	LT 8 OD 7	53 53	99 99	S S	F F	14.00 13.50	5,50,000 19,000	5,50,000 8,999	1A 1B
12	Party-12:	MT 3	41	03	U	F	14.00	5,500	5,500	1B
13	Party-13:	DL 2	42	99	U	F	4.00	1,195	1,195	1B
14	Party-14:	OD 4	53	99	S	F	16.00	42,000	9,812	1B
15	Party-15:	LT 4	53	99	S	F	15.00	50,000	55,000	1B
16	Party-16:	MT4	42	99	S	L	14.00	14,000	14,000	1B
17	Party-17:	LT 5	42	99	S	L	15.00	1,00,000	64,000	1B
18	Party-18:	DL 4	31	99	S	F	15.00	3,00,000	64,000	1A
19	Party-19:	MT 6	42	99	S	F	14.00	30,000	15,000	1B
20	Party-20:	MT 5	41	99	S	F	13.00	5,000	5,000	1B
21	Party-21:	DL 5	15	99	S	F	14.00	50,000	19,000	1B
22	Party-22:	LT10	51	05	U	L	14.00	20,000	17,960	1B
23	Party-23:	OD9 LT11	32 32	19 19	S S	F F	16.00 15.00	80,000 4,00,000	16,550 45,353	1B 1A
24	Party-24:	CC15	53	11	S	F	16.00	10,000	9,600	1B
25	Party-25:	MT7	53	05	S	F	15.00	17,000	17,000	1B
26	Party-26:	CC 17	51	03	S	F	16.50	9,000	8,500	1B

Sr. No	Party Number	Account No.	Organisation	Category of Borrower	Secured (S) Un-Secured (U)	Fixed (F)/ Floating (L) Interest	Rate of Interest (%)	Credit Limit (Rs.)	Outstanding (Ledger Balance) (Rs.)	Included in BSR-1A/ BSR-1B
1	2	3	4	5	6	7	8	9	10	11
27	Party-27:	CC18	41	99	S	F	14.50	20,000	14,340	1B
28	Party-28:	DL7	42	42	U	F	4.00	15,000	1,900	1B
29	Party-29:	DL8	41	99	S	F	4.00	10,000	7,000	1B
30	Party-30:	DL9	41	99	S	F	4.00	5,000	950	1B
31	Party-31:	CC14	32	19	S	L	15.00	1,00,00,000	95,00,007	1A
		LT12	32	19	S	L	14.00	75,00,000	75,00,000	1A
		PC4	32	19	S	L	11.00	40,00,000	26,55,650	1A
32	Party-32:	CC19	16	39	S	F	14.00	3,50,00,000	26,007	1A
		PC 5	16	39	S	F	13.50	2,00,00,000,	1,77,29,000	1A
33	Party-33:	LT 13	41	99	S	F	12.00	1,00,000	67,500	1B
		PCC 1	41	99	S	F	24.00	30,000	25,600	1B
34	Party-34:	LT18	24	99	S	L	4.00	6,27,450	5,86,900	1A
35	Party-35:	LT15	16	99	U	F	13.00	5,00,00,000	1,00,00,000	1A
36	Party-36:	LT16	14	99	U	F	12.00	15,00,000	8,00,000	1A
37	Party-37:	DL10	13	99	U	F	14.00	3,50,000	2,75,343	1A
38	Party-38:	LT17	16	39	S	F	14.50	10,00,000	8,79,243	1A
39	Party-39:	LT14	41	42	S	F	12.00	60,000	78,000	1B
		KCC1	41	42	S	F	10.00	50,000	525	1B
40	Party-40:	CC21	32	49	S	F	15.00	25,00,000	15,90,843	1A
41	Party-41:	CC22	32	49	S	F	14.00	3,00,000	2,90,000	1A
		LT19	32	12	S	F	15.00	12,00,000	10,90,000	1A
42	Party-42:	TC1	41	99	S	F	12.00	3,00,000	3,00,000	1A

Sr. No	Party Number	Account No.	Organisation	Category of Borrower	Secured (S) Un-Secured (U)	Fixed (F)/ Floating (L) Interest	Rate of Interest (%)	Credit Limit (Rs.)	Outstanding (Ledger Balance) (Rs.)	Included in BSR-1A/ BSR-1B
1	2	3	4	5	6	7	8	9	10	11
43	Party-43:	CC24	32	19	S	F	15.00	2,00,000	2,00,000	1B
		OD8	32	19	S	F	15.00	15,00,000	15,00,000	1A
		LT20	32	19	S	F	15.00	25,00,000	25,00,000	1A
		CIDD1	32	19	S	F	15.00	25,00,000	25,00,000	1A
44	Party-44:	CC25	53	33	S	F	15.00	24,000	15,505.00	1B
		IBP 5	53	33	S	F	-	15,000	Nil	1B
45	Party-45:	CC 26	53	99	S	F	15.00	20,000	11,000	1B
46	Party-46:	CC28	24	99	S	F	15.00	20,000	5,000	1B
		LT22	24	99	S	F	15.00	90,000	86,900	1B
		IBP6	24	99	S	F	-	10,000	10,000	1B
47	Party-47:	CC29	24	99	S	F	15.00	15,000	8,000	1B
48	Party-48:	MT10	53	11	S	F	13.50	2,00,000	1,90,050	1B
		OD12	53	11	S	F	14.50	24,000	22,800	1B
49	Party-49:	DL12	41	03	S	F	12.50	50,000	45,050	1B
50	Party-50:	DD31	53	29	S	F	12.50	15,000	14,500	1B
51	Party-51:	LT23	51	99	S	F	14.00	1,00,000	1,00,000	1B
		OD13	51	99	S	F	16.00	50,000	25,050	1B
52	Party-52:	OD14	41	99	S	F	14.00	20,000	10,855	1B
53	Party-53:	OD15	51	05	S	F	16.00	14,000	10857	1B
		MT11	51	05	U	L	15.00	35,000	35,000	1B
54	Party-54:	LT24	41	99	S	L	4.00	1,00,000	1,00,000	1B
55	Party-55:	CC32	42	99	S	F	15.00	20,000	18,500	1B
56	Party-56:	DL13	51	99	S	F	15.00	40,000	40,000	1B

Sr. No	Party Number	Account No.	Organisation	Category of Borrower	Secured (S) Un-Secured (U)	Fixed (F)/ Floating (L) Interest	Rate of Interest (%)	Credit Limit (Rs.)	Outstanding (Ledger Balance) (Rs.)	Included in BSR-1A/ BSR-1B
1	2	3	4	5	6	7	8	9	10	11
57	Party-57:	CC33 EBP2	53 53	99 99	S S	F F	15.00 16.00	50,000 20,000	50,000 20,000	1B 1B
58	Party-58:	LT26 CC34 OD17	53 53 53	12 12 12	S S S	F F F	15.00 15.00 15.00	10,00,000 1,00,000 10,000	10,00,000 1,00,000 10,000	1A 1B 1B
59	Party-59:	PC6	51	99	S	L	11.50	1,50,000	85,515	1B
60	Party-60:	LT 27	41	99	S	L	12.50	90,000	90,000	1B
61	Party-61:	MT12	32	11	S	L	14.00	1,40,000	1,25,000	1B
62	Party-62:	LT29	51	12	S	L	14.00	75,000	70,000	1B
63	Party-63:	LT30	42	99	U	L	10.00	16,000	16,000	1B
64	Party-64:	MT13	42	99	S	F	16.00	60,000	60,000	1B
65	Party-65:	KCC2	41	41	U	F	10.00	50,000	40,000	1B
66	Party-66:	KCC3	42	42	U	F	9.00	25,000	22,000	1B
67	Party-67:	KCC4	41	42	U	F	9.00	25,000	22,000	1B
68	Party-68:	GCC1	41	99	U	F	9.00	20,000	20,000	1B
69	Party-69:	OCC2	41	31	U	F	9.00	20,000	20,000	1B
70	Party-70:	OCC3	32	19	U	F	12.00	500,000	200,000	1A
71	Party-71:	CC35 LT31	61 61	99 99	S S	F F	10.00 11.00	300,000 250,000	100,000 200,000	1A 1A
72	Party-72:	LT32	54	45	U	F	12.00	400,000	200,000	1A
73	Party-73:	MT14	66	99	U	F	14.00	600,000	500,000	1A

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, have been listed in the previous pages. The details worked out according to the instructions are given below:

Bank : Standard Bank

Branch : Bandra (East), Mumbai - 400 051.

Part I code : 9980122, Part II code : 6000009

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 :

Type of Account	Code	
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 (KCC, GCC, OCC, PCC)	31-34	- 7 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 Examples
x) Export Bills Advanced (EBA)	62	- 1 Illustrative Examples
xi) Advance against Export Cash Incentive and Duty Drawback Claims (CIDD)	64	- 1 Illustrative Examples
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 Examples
xv) Foreign currency cheques/TCs/ DDs/TTs (EB)/MT purchased	90	- 1 Illustrative Examples

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.

The Method of reporting account in BSR-1A and BSR-1B is explained below:

Party wise description of classification of accounts in BSR1-Part-A (BSR-1A) and Part-B (BSR-1B) (Block-1 of credit limit of upto Rs. 25,000 and Block-2 of credit limit of 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 the block-2 of BSR-1B, 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 item code 211 'Cotton Textile'.

For all the accounts to be listed under BSR-1A, the particulars are

- Since 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), the district code would be that of Solapur (610) and population group code for utilisation of credit will be 3 (urban).
- As it is a non-financial company in the private sector, the appropriate organisation code is 32.
- The occupation code will be under manufacture of Textiles and hence the correct code would be 17101- cotton textile.
- The company is large-scale industry, the category of borrower code will be 19 'Large Manufacturing Enterprise'.
- The code number for type of account would vary in accordance with the nature of account. Please note that though there are two separate cash credit accounts sanctioned to this party (against pledge and against hypothecation). Both accounts are given the same code (10) as the difference between the two is in the nature of the security.
- 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 BSR-1A. 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 under block-2 and block-1 respectively under BSR-1B item code 209 'Other food manufacturing and processing' and also 393 'Medium Manufacturing Enterprise'.

For the accounts to be listed under BSR-1A the particulars are

- *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 (non-financial company).
- As the unit is engaged in freezing and canning of fish, the appropriate occupation code 15102 - Fish processing, canning, freezing and preservation.
- The *category of borrower code* is 12 'Medium Manufacturing Enterprise'.
- 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 Public Non-Financial government entity, the *type of organisation code* would be 16.
- 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.
- The *category of borrower code* would be 99 'Others'.
- 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 BSR-1A. The account IB1 would be consolidated with similar accounts and reported in block-2 under BSR-1B item code 321 'Electrical machinery and goods' and also 393 'Medium Manufacturing Enterprise'. For the accounts to be listed under BSR-1A the appropriate *activity/occupation code* would be 31101 'Manufacture of electric motors, generators and transformers' under 'Division 31: Manufacture of electrical machinery' and the other codes to be furnished are 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 non-financial commercial undertaking, the *type of organisation code* is 16.
- *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 category of borrower code is 12 'Medium Manufacturing Enterprise' 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 BSR-1A. 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 non-financial Co-operative Sector 24, 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 category of borrower is 33 'Medium Service Enterprise'.

- Against the account IBP2, the amount outstanding is nil. Care should be taken to indicate this with a dash '___' under the *amount outstanding* and entered as zero (0) in the data file.
- 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 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 data submitted in soft form sent 0 (zero) should be shown in the amount outstanding column and not -87. Similarly 0 should be used instead of 'Nil' or '-'.

- 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 BSR-1A. The account CC6 would be consolidated with similar accounts and reported in block-2 under BSR-1B item code 240 'Rubber, Plastic and their products' and also 393 'Medium Manufacturing Enterprise'. For the accounts to be listed under BSR-1A 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 53.
- 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 the category of borrower code 11 'Small Manufacturing Enterprise'.
- 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 BSR-1B.
- The term loan (account number MT1) given to this party is less than Rs.25,000 and hence it should be listed in BSR-1B 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 item code can be found from the relationship table as 103 for 01104, 120 for 01154 and 209 for 15403.
- 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 item code 902 and Male Account BSR-1B item code 911.

Party 8 - Mohak Mills Ltd., Mumbai

- Both the accounts CC9 & IBD2 of this party have to be listed in BSR-1A.
- 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 is a non-financial private sector company, the appropriate organisation code is 32.
- Being a mill engaged in cotton textiles, the appropriate occupation code is 17101.
- The appropriate *category of borrower code* is 12 'Medium Manufacturing Enterprise'.
- The party is a sick unit and is under nursing programme, and 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 BSR-1A. The account IBP4 would be consolidated with similar accounts and reported in block-2 under BSR-1B item code 712 'Hotels & restaurants'. For the accounts to be listed under BSR-1A 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 non-financial public limited company.
- The category of borrower code is 99 'Others'.
- 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 BSR-1A. The accounts PC2 & OD6 would be consolidated with similar accounts and reported in block-2 under BSR-1B item code 510 'Wholesale Trade' as the party is an export house dealing in tea and spices and also 753 'Medium Service Enterprise'. 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 BSR-1A 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 53.
- The category of borrower code is 33 'Medium Service Enterprise'.
- 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 BSR-1A. The accounts OD7 would be consolidated with similar accounts and reported in block-1 under BSR-1B item code 713 'Recreation services' as the party is engaged in motion picture projection. For the accounts to be listed under BSR-1A 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 53 (Partnership).
- The category of borrower code is 99.
- As there are occasional irregularities on the part of the borrower, the appropriate asset classification will be 2.

Party 12 - Shri S. Shraavan, Mumbai.

The only account MT3 of this party would be consolidated with similar accounts and reported in block-1 under BSR-1B item code 220 'Leather' and also 391 'Micro Manufacturing Enterprise' as the party is a self employed individual engaged in leather tanning and Male Account BSR-1B item code 911. [If the accounts were to be listed under BSR-1A (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 less than Rs. 25,000, hence this account would be consolidated with similar accounts in block-1 under BSR-1B item code 520 'Retail Trade' as the party is a flower vendor and Female Account BSR-1B item code 912.

Party 14 - Kamat & Sons, Mumbai.

The only account OD4 of this party would be consolidated with similar accounts and reported in block-2 under BSR-1B item code 400 'Construction' as the party is a building contractor. [If the accounts were to be listed under BSR-1A (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 block-2 under BSR-1B item code 719 'Other services' as the party is engaged in data processing services. [If the accounts were to be listed under BSR-1A (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 item code 902 '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 block-1 under BSR-1B item code 872 'Purchase of motor vehicles including two wheelers

(other than staff)' and Female Account BSR-1B item code 912. [If the accounts were to be listed under BSR-1A (In case the credit limit would have been above Rs. 2 lakh) the appropriate occupation code would have been 95012].

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

The account LT5 of this party would be consolidated with similar accounts and reported in block-1 under BSR-1B item code 711 '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 BSR-1A (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 item code 901 'Standard asset' and Female Account BSR-1B item code 912.

Party 18 - Malad Bank Ltd., Mumbai.

The only account DL4 of this party has to be listed in BSR-1A 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 'Domestic Scheduled 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 31 as it is a financial public limited company in the private sector.
- The category of borrower code is 99 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 block-2 under BSR-1B item code 874 'Educational' as the party is a student availing the loan for pursuit of studies and Male Account BSR-1B item code 911. [If the accounts were to be listed under BSR-1A (In case the credit limit would have been above Rs. 2 lakh) the appropriate occupation code would have been 95014]. 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 block-1 under BSR-1B item code 340 'Other Industries' and also 391 Micro Manufacturing Enterprise' as the party is engaged in making clay dolls and credit limit is less than Rs. 25,000 and Male Account BSR-1B item code 911. [If the accounts were to be listed under BSR-1A (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, for general purpose, is above Rs. 25,000 but not above Rs. 2 lakh, it would be consolidated with similar accounts and reported in block-2 under BSR-1B item code 800 'Financial Intermediation'. [If the accounts were to be listed under BSR-1A (In case the credit limit would have been above Rs. 2 lakh) the appropriate occupation code would have been 65104]. Standard asset.

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

The party is engaged in manufacturing of electrical switches. The account LT10 of this party would be consolidated with similar accounts and reported in block-1 under BSR-1B item code 322 'Electrical machinery and goods' and also 391 'Micro Manufacturing Enterprise'. The account is also a standard asset therefore it also must be aggregated with similar accounts under BSR-1B item code 901.

Party 23 - Arvind Electronics Ltd., Mumbai.

The party is engaged in manufacturing electronic articles. The account LT11 has to be listed in BSR-1A and the accounts OD9 would be consolidated with similar accounts and reported in block-2 under BSR-1B item code 323 'Electronic machinery & goods'. For the account LT11, to be listed under BSR-1A 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.
- The category of borrower is 19 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 block-1 under BSR-1B item code 201 'Rice mills, flour mills and Dal mills' and also 392 'Small Manufacturing Enterprise' as the party is flourmill and the credit limit is less than Rs. 25,000. [If the accounts were to be listed under BSR-1A (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 block-1 under BSR-1B item code 280 'Printing, Publishing & allied activities' and also 391 'Micro Manufacturing Enterprise'. [If the accounts were to be listed under BSR-1A (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 block-1 under BSR-1B item code 510 'Wholesale Trade' and also 753 'Medium Service Enterprise'. It is a doubtful asset and therefore, it also must be consolidated at BSR-1B item code 903 '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 block-1 under BSR-1B item code 199 'Indirect Finance to Agriculture' and Male Account BSR-1B item code 911. [If the accounts were to be listed under BSR-1A (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 block-1 under BSR-1B item code 139 'Activities allied to agriculture' as the party is engaged in poultry farming and credit limit is less than Rs. 25,000 and Male Account BSR-1B item code 911. [If the accounts were to be listed under BSR-1A (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 block-1 under BSR-1B item code 139 'Activities allied to agriculture' as the party is engaged in fishing and credit limit is less than Rs. 25,000 and Male Account BSR-1B item code 911. [If the accounts were to be listed under BSR-1A (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 block-1 under BSR-1B item code 600 'Transport and other support services' as the party is a auto-rickshaw operator and credit limit is less than Rs. 25,000 and Male Account BSR-1B item code 911. [If the accounts were to be listed under BSR-1A (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 BSR-1A.

- 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 non-financial in the private sector. Hence, the appropriate organisation code is 32.
- 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.
- Category of borrower code is 19 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 BSR-1A.

- The appropriate organisation code is 16.
- 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 category of borrower code would be 39 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. 30,000 (account OCC1). Hence, both the accounts have to be consolidated with similar accounts and reported in block-2 under BSR-1B item code 871 'Housing loan (Other than staff)' and 878 'Personal Credit Card (Other than Staff)' respectively and also Male Account BSR-1B item code 911.

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 BSR-1A.

- 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 24 'Cooperative sector' and 95001 'Staff housing loans', respectively.
- The category of borrower code and asset classification code is 99 and 1 respectively.

Party 35 - Maharashtra State Housing Board, Mumbai.

The account LT15 has to be listed in 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 be furnished for the same and hence the district code for utilisation of credit is 600 and population group code is 4.
- It is a non-financial public sector company so the appropriate organisation code would be 16.
- Since the Housing Board's activity is to provide housing facility to the people and as such, it is to be classified under Indirect Finance to Housing Sector. Appropriate occupation code for this account would be 65935.
- Appropriate category of borrower code is 99.
- The asset classification code is 1.

Party 36 - Brihanmumbai Municipal Corporation, Mumbai.

The account LT16 has to be listed in 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.
- Appropriate category of borrower code is 99.
- The asset classification code is 1.

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

The account DL10 has to be listed in 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 departmental 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 category of borrower code as 99.
- The asset classification would be 1.

Party 38 - Maharashtra State Road Transport Corporation, Mumbai.

The account LT17 has to be listed in 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 public non-financial non-departmental commercial undertaking and hence the appropriate organisation code would be 16.
- 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 category of borrower code is 99.
- The asset classification code would be 1.

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

Both the accounts LT14 & KCC1 of this party would be consolidated with similar accounts and reported in block-2 under BSR-1B.

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 item code 120 'Other direct finance to agriculture'. [If the accounts were to be listed under BSR-1A (In case the credit limit would have been above Rs. 2 lakh) the appropriate occupation code would have been 01151].

The account KCC1 is a 'Kissan Credit Card' hence it must be consolidated under BSR-1B item code 120 'Other direct finance to agriculture' and also 191 'Kisan Credit Cards - Production'.

The accounts must also be consolidated against BSR-1B item code 903 'Doubtful Assets'. Since the party is individual male, the account also must be consolidated against BSR-1B item code 911 'Male Accounts'. Category of Borrower is 42.

Party 40 -Tea Farms Limited, Mumbai.

The account LT17 has to be listed in 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 non-financial 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 01121 'Growing of tea or mate leaves by tea estates/gardens (with or without own processing unit)'.
- The category of borrower code is 49.
- The asset classification code is 1.

Party 41 - Can Can Tea Limited, Mumbai.

Both the accounts CC22 & LT19 are to be listed in 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 non-financial 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 (with or without own processing unit)'.
- The category of borrower code is 49.
- 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 81 'Non-Resident' and the appropriate type of account code 90 'Foreign Currency Travelers 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 category of borrower code is 99.
- The asset classification code is 1.

Party 43 - Steel India Ltd.

It is a private 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 BSR-1A and the accounts CC24 would be consolidated with similar accounts and reported in block-2 under BSR-1B item code 310 'Metal & metal products'. For the accounts to be listed in BSR-1A 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 32.
- The category of borrower code is 19.
- 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 block-1 under BSR-1B item code 520 'Retail Trade'. [If the accounts were to be listed under BSR-1A (In case the credit limit would have been above Rs. 2 lakh) the appropriate occupation code would have been 52101].

Party 45 M/s A. Ration (Ration Shop No. 3753), Mumbai.

The account CC26 would be consolidated with similar accounts and reported in block-1 under BSR-1B item code 520 'Retail Trade'. [If the accounts were to be listed under BSR-1A (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

All the three accounts of this party would be consolidated with similar accounts under BSR-1B and the accounts CC28 and IBP6 in block-1 and the account LT22 would be

consolidated with similar accounts and reported in block-2 under BSR-1B item code 520 'Retail Trade'.

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

The account CC29 would be consolidated with similar accounts and reported in block-1 under BSR-1B item code 520 '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 BSR-1B. 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 item code 270 'Paper and paper products' and also 392 'Small Manufacturing Enterprise'. [If the accounts were to be listed under BSR-1A (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 block-1 under BSR-1B item code 340 'Other Industries' and also 391 'Micro Manufacturing Enterprise' as the loan is given to brick maker, coming under artisans & craftsman and 911 'Male account'. [If the accounts were to be listed under BSR-1A (In case the credit limit would have been above Rs. 2 lakh) the appropriate occupation code would have been 93001 and category of borrower would have been 03].

Party 50 - Manda Hastakala Udyog.

The party is a village & cottage industry (KVI), hence, the account CC31 would be consolidated with similar accounts and reported in block-1 under BSR-1B item code 340 'Other Industries' and also 394 'Khadi and Village 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 block-2 under BSR-1B item code 280 'Printing, publishing & allied activities'. [If the accounts were to be listed under BSR-1A (In case the credit limit would have been above Rs. 2 lakh) the appropriate occupation code would have been 22101].

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

The account OD14 of this party would be consolidated with similar accounts and reported in block-1 under BSR-1B item code 879 'Other personal loans (other than staff)' and 911 'Male account'.

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-1B. 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 item code 714 'Repairs & servicing' and also 391 'Micro Service Enterprise'.

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

The account LT24 would be consolidated with similar accounts and reported in block-2 under BSR-1B item code 861 'Staff housing loans' and 911 'Male Account'.

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

The account CC32 of this party would be consolidated with similar accounts and reported in block-1 under BSR-1B item code 719 'Other services'. The account must also be consolidated against all female accounts under BSR-1B item code 912 'Female Accounts'. [If the accounts were to be listed under BSR-1A (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 block-2 under BSR-1B item code 719 'Other services'. [If the accounts were to be listed under BSR-1A (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-1B. The accounts CC33 & EBP2 would be consolidated with similar accounts in block-2 and block -1 respectively under BSR-1B item code 510 'Wholesale Trade'. [If the

accounts were to be listed under BSR-1A (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 BSR-1A and other accounts CC34 & OD17 would be consolidated with similar accounts and reported in block-2 and block-1 respectively, under BSR-1B item code 323 'Electronic goods' and also 393 'Medium Service Enterprise'. For the account LT26 to be listed in BSR-1A 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 53.
- The category of borrower code is 12.
- 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 block-2 under BSR-1B item code 510 'Wholesale Trade'. [If the accounts were to be listed under BSR-1A (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, would be consolidated with similar accounts and reported in block-2 under BSR-1B item code 871 'Other housing loans (other than Staff)' and 911 'Male Account'.

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

The party is a Small Manufacturing Enterprise engaged in manufacture of pipes and other cement products, hence the account MT12 would be consolidated with similar accounts and reported in block-2 under BSR-1B item code 300 'Cement & Cement products' and also 392 'Small Manufacturing Enterprise'.

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

The account LT29 would be consolidated with similar accounts and reported in block-1 under BSR-1B item code 600 'Transport and other support services'. [If the accounts were to be listed under BSR-1A (In case the credit limit would have been above Rs. 2 lakh) the appropriate occupation code would have been 63001]. Standard Asset code 901

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

The account LT30 would be consolidated with similar accounts and reported in block-1 under BSR-1B item code 869 'other staff loans'.

- Female Account code 912, Standard Asset code 901.

Party 64 - Smt. Mandrake, Mumbai

The account MT13 would be consolidated with similar accounts and reported in block-2 under BSR-1B item code 879 'Other personal loans'.

- Female Account BSR-1B item code 912, Standard Asset BSR-1B item code 901.

Party 65 – Shri H.Ram, Nasik

The account KCC2 would be consolidated with similar accounts and reported in block-2 under BSR-1B item code 120 'Other direct finance to agriculture' and also 192 'Kisan Credit Cards - Investment'.

- Male Account BSR-1B item code 911, Standard Asset BSR-1B item code 901.

Party 66 - Smt. T. Prabha

The account KCC3 would be consolidated with similar accounts and reported in block-2 under BSR-1B item code 120 'Other direct finance to agriculture' and also 191 'Kisan Credit Cards - Production'.

- Female Account BSR-1B item code 912, Standard Asset BSR-1B item code 901.

Party 67 – Shri A. Sharma

The account KCC4 would be consolidated with similar accounts and reported in block-1 under BSR-1B item code 120 'Other direct finance to agriculture' and also 191 'Kisan Credit Cards - Production'.

- Male Account BSR-1B item code 911, Standard Asset BSR-1B item code 901.

Party 68 – Shri Chugh

The account GCC1 would be consolidated with similar accounts and reported in block-1 under BSR-1B item code 877 'General Credit Cards'.

- Male Account BSR-1B item code 911, Standard Asset BSR-1B item code 901.

Party 69 – Shri Sinha

Since the party is engaged in repair and maintenance service and taken a Swarojgar Yojna Card, the account OCC2 would be consolidated with similar accounts and reported in block-1 under BSR-1B item code 714 'Repair and maintenance services' and also 751 'Micro Service Enterprises'.

- Male Account BSR-1B item code 911, Standard Asset BSR-1B item code 901.

Party 70 - M/s Tamil Bicycles Corporation Ltd., Chennai

Since the account OCC2 corporate credit card is used by the company which is engaged in manufacturing of bicycles, it should be reported in BSR-1A having occupation code 35909 'Manufacture of bicycles'.

- Since the credit is to be used at Chennai, the district code for utilisation of credit would be 900 and population group code is 4.
- It is a non-financial company in private sector and hence the appropriate organisation code would be 32.
- The category of borrower code is 19. Type of account is 34.
- The asset classification code is 1.

Party 71 - Agri SHG, Nasik, Women SHG

Both the accounts CC35 and LT31 will be classified in BSR-1A. The particulars are:

- The district of utilization is 650 and population code is 3.
- The organisation code would be 61.
- For CC35 account the type of account is 10 and the occupation code is 01159 'Other direct finance to agriculture' as proper record of the end use of the loan is maintained by the bank clearly.
- For LT 31 account the type of account is 42. Since the account is used for multipurpose by the members of the SHG and the actual purpose is not known, the occupation code should be 67201 'General activities of SHGs'.
- The category of borrower code is 99. The asset classification code is 1.

Party 72 - Latur JLG

The account LT32 will be classified in BSR-1A. The particulars are:

- The district of utilization is 662 and population code is 1.
- The organisation code would be 54.
- The occupation code is 01203 'Poultry Farming'.
- The category of borrower code is 45. The asset classification code is 1.

Party 73 - Bee SHG, Latur, Other SHG through MFI

The account MT14 will be classified in BSR-1A. The particulars are:

- The district of utilization is 662 and population code is 1.
- The organisation code would be 66.
- The occupation code is 01209 'Other farming of animals including Bee Farming'.
- The category of borrower code is 99. The asset classification code is 1.

The accounts to be reported in BSR-1A are shown in the sample BSR-1A form. A worksheet for deriving BSR-1B items total is also included, which would enable to generate BSR-1B return.

मूलभूत सांख्यिकीय विवरणी 1 - भाग क
BASIC STATISTICAL RETURN 1 - PART A (BSR-1A)

रु. 2 लाख से अधिक ऋण सीमाओं से युक्त खातों के लिए
FOR ACCOUNTS WITH CREDIT LIMITS OF OVER RS. 2 LAKH

(31 मार्च 2008 को) (As on 31st March, 2008)

कृपया पुस्तिका और इस पृष्ठ के पीछे दी गयी जाँच सूची में दिये
 अनुदेशों को ठीक से पढ़िये।

Please read the instructions in the Handbook and check
 list provided on the reverse of this page carefully.

बैंक का नाम

Name of the Bank - Standard Bank

शाखा का नाम और पता

Name and Address of the Branch - Bandra (E), Mumbai - 400051

एक समान शाखा कूट / Uniform Branch Code	
भाग / Part I	भाग / Part II
9980122	6000009

क्रम संख्या Sr. No.	पार्टी का नाम Name of the Party	खाता संख्या Account Number	ऋण का उपयोग Utilisation of Credit		खाते का प्रकार कूट संख्या Type of Account Code	संगठन कूट संख्या Organisa-tion Code	व्यवसाय कूट संख्या Occupa-tion Code	ऋणकर्ता श्रेणी कूट संख्या Category of Borrower Code	ऋण खाते के आस्तियों का वर्गीकरण कूट संख्या Asset Classifica-tion Code of Borrowal Account	जमानती / बेजमानती ऋण कूट संख्या Secured / Unsecured Loan Code	स्थिर / अस्थिर ब्याज दर फ्लैग Fixed / Floating Rate of Interest Flag	ब्याज दर Rate of Interest	ऋण सीमा (रु. हजारों में) Credit Limit (in thousands of rupees)	बकाया राशि (रु. हजारों में) Amount Outstand-ing (in thousands of rupees)	टिप्पणियाँ Remarks
			जिला कूट संख्या District Code	जनसंख्या समूह कूट संख्या Population Group Code											
एस/स	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
1	Party -1	CC1	610	3	10	32	17101	19	1	1	1	1350	800	451	
2	Party-1	DL11	610	3	30	32	17101	19	1	1	1	1450	70000	16010	
3	Party-1	CC2	610	3	10	32	17101	19	1	1	1	1450	25000	20100	
4	Party-1	IBD1	610	3	72	32	17101	19	1	1	1	-	1000	908	
5	Party-2	EBP1	607	1	61	32	15102	12	1	1	1	-	600	457	
6	Party-2	EBD1	607	1	62	32	15102	12	1	1	1	-	400	1	
7	Party-3	LT2	600	4	42	16	40102	99	1	1	1	1200	3500	3500	
8	Party-4	CC3	710	3	42	16	31101	12	1	1	1	1500	2500	1680	
9	Party-4	CC32	710	3	12	16	31101	12	1	1	1	1500	520	-	Nil
10	Party-5	CC4	600	4	10	24	51403	33	1	1	1	1450	250	-	CR
11	Party-5	IBP2	600	4	71	24	51403	33	1	1	1	-	1000	-	CR
12	Party-6	LT3	600	4	42	53	25201	11	1	1	2	1400	250	148	
13	Party-6	IBP3	600	4	71	53	25201	11	1	2	2	-	250	50	
14	Party-8	CC9	600	4	10	32	17101	12	2	1	1	1500	1000	986	
15	Party-8	IBD2	600	4	72	32	17101	12	2	1	1	-	3000	2888	
16	Party-9	LT7	600	4	42	32	55101	99	1	1	1	1500	400	405	
17	Party-10	EBA1	600	4	63	53	51204	33	1	2	2	-	2000	1987	
18	Party-11	LT8	600	4	42	53	92109	99	2	1	1	1400	550	550	
19	Party-18	DL4	600	4	30	31	65101	99	1	1	1	1500	300	64	
20	Party-23	LT11	600	4	42	32	32101	19	1	1	1	1500	400	45	
20	कुल/Total	X	X	X	X	X	X	X	X	X	X	X	113720	50230	X

(प्रपत्र मार्च 2008 सर्वेक्षण से जारी / Format effective from March 2008 survey)

मूलभूत सांख्यिकीय विवरणी 1 - भाग क
BASIC STATISTICAL RETURN 1 - PART A (BSR-1A)

रु. 2 लाख से अधिक ऋण सीमाओं से युक्त खातों के लिए
FOR ACCOUNTS WITH CREDIT LIMITS OF OVER RS. 2 LAKH

(31 मार्च 2008 को) (As on 31st March, 2008)

कृपया पुस्तिका और इस पृष्ठ के पीछे दी गयी जाँच सूची में दिये
 अनुदेशों को ठीक से पढ़िये।

Please read the instructions in the Handbook and check
 list provided on the reverse of this page carefully.

बैंक का नाम

Name of the Bank - Standard Bank

शाखा का नाम और पता

Name and Address of the Branch - Bandra (E), Mumbai - 400051

एक समान शाखा कूट / Uniform Branch Code	
भाग / Part I	भाग / Part II
9980122	6000009

क्रम संख्या Sr. No.	पार्टी का नाम Name of the Party	खाता संख्या Account Number	ऋण का उपयोग Utilisation of Credit		खाते का प्रकार कूट संख्या Type of Account Code	संगठन कूट संख्या Organisa- tion Code	व्यवसाय कूट संख्या Occupa- tion Code	ऋणकर्ता श्रेणी कूट संख्या Category of Borrower Code	ऋण खाते के आस्तियों का वर्गीकरण Asset Classifica- tion Code of Borrowal Account	जमानती / बेजमानती ऋण कूट संख्या Secured / Unsecured Loan Code	स्थिर / अस्थिर ब्याज दर फ्लैग Fixed / Floating Rate of Interest Flag	ब्याज दर Rate of Interest	ऋण सीमा (रु. हजारों में) Credit Limit (in thousands of rupees)	बकाया राशि (रु. हजारों में) Amount Outstand- ing (in thousands of rupees)	टिप्पणियाँ Remarks
			जिला कूट संख्या District Code	जनसंख्या समूह कूट संख्या Population Group Code											
एस/स	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
1	Party-31	CC14	968	2	10	32	29204	19	1	1	2	1500	10000	9500	
2	Party-31	LT12	600	4	42	32	24202	19	1	1	2	1400	7500	7500	
3	Party-31	PC4	920	3	50	32	17101	19	1	1	2	1100	4000	2656	
4	Party-32	CC19	610	4	10	16	51909	39	1	1	2	1400	35000	26	
5	Party-32	PC5	607	4	50	16	51909	39	1	1	2	1350	20000	17729	
6	Party-34	LT18	600	4	42	24	95001	99	1	1	2	0400	627	587	
7	Party-35	LT15	600	4	42	16	65935	99	1	2	1	1300	50000	10000	
8	Party-36	LT16	600	4	42	14	75001	99	1	2	1	1200	1500	800	
9	Party-37	DL10	600	4	30	13	01182	99	1	2	1	1400	350	275	
10	Party-38	LT17	600	4	42	16	60201	99	1	1	1	1450	1000	879	
11	Party-40	CC21	132	1	10	32	01121	49	1	1	1	1500	2500	1591	
12	Party-41	CC22	918	1	10	32	01121	49	1	1	1	1400	300	290	
13	Party-41	LT19	918	1	42	32	01121	49	1	1	1	1500	1200	1090	
14	Party-42	TC1	600	4	90	81	65939	99	1	1	1	1200	300	300	
15	Party-43	OD8	646	2	20	32	27101	19	1	1	1	1500	1500	1500	
16	Party-43	LT20	646	2	42	32	27101	19	1	1	1	1500	2500	2500	
17	Party-43	CICD1	646	2	64	32	27101	19	1	1	1	1500	2500	2500	
18	Party-58	LT26	650	3	42	53	29301	12	1	1	1	1500	1000	1000	
19	Party-70	OCC3	900	4	34	32	35909	19	1	1	1	1200	500	200	
20	Party-71	OD18	650	3	10	61	01159	99	1	2	1	1000	300	100	
20	कुल/Total	X	X	X	X	X	X	X	X	X	X	X	142577	61023	X

(प्रपत्र मार्च 2008 सर्वेक्षण से जारी / Format effective from March 2008 survey)

मूलभूत सांख्यिकीय विवरणी 1 - भाग क BASIC STATISTICAL RETURN 1 - PART A (BSR-1A)

रु. 2 लाख से अधिक ऋण सीमाओं से युक्त खातों के लिए
FOR ACCOUNTS WITH CREDIT LIMITS OF OVER RS. 2 LAKH

(31 मार्च 2008 को) (As on 31st March, 2008)

कृपया पुस्तिका और इस पृष्ठ के पीछे दी गयी जाँच सूची में दिये
अनुदेशों को ठीक से पढ़िये।

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list provided on the reverse of this page carefully.

बैंक का नाम

Name of the Bank - Standard Bank

शाखा का नाम और पता

Name and Address of the Branch - Bandra (E), Mumbai - 400051

एक समान शाखा कूट / Uniform Branch Code	
भाग / Part I	भाग / Part II
9980122	6000009

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क्रम संख्या Sr. No.	पार्टी का नाम Name of the Party	खाता संख्या Account Number	ऋण का उपयोग Utilisation of Credit		खाते का प्रकार Type of Account Code	संगठन कूट संख्या Organisa- tion Code	व्यवसाय कूट संख्या Occupa- tion Code	ऋणकर्ता श्रेणी कूट संख्या Category of Borrower Code	ऋण खाते के आस्तियों का वर्गीकरण Asset Classifica- tion Code of Borrowal Account	जमानती / बेजमानती ऋण कूट संख्या Secured / Unsecured Loan Code	स्थिर / अस्थिर ब्याज दर फ्लैग Fixed / Floating Rate of Interest Flag	ब्याज दर Rate of Interest	ऋण सीमा (रु. हजारों में) Credit Limit (in thousands of rupees)	बकाया राशि (रु. हजारों में) Amount Outstand- ing (in thousands of rupees)	टिप्पणियाँ Remarks
			जिला कूट संख्या District Code	जनसंख्या समूह कूट संख्या Population Group Code											
एस/S	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
1	Party-71	LT31	650	3	42	61	67201	99	1	1	1	1100	250	200	
2	Party-72	LT32	662	1	42	54	01203	45	2	2	1	1200	400	200	
3	Party-73	MT14	662	1	41	66	01204	99	2	2	1	1400	600	500	
3	कुल/Total	X	X	X	X	X	X	X	X	X	X	X	1250	900	X

Assignment of codes for BSR-1B accounts

Sr. No	Party	Account No.	BSR-1B Block	BSR-1B Item Code	BSR-1B KCC/ SME Code	BSR-1B Financial Inter-mediation	BSR-1B Asset Classification	BSR-1B Gender Classification	BSR-1B Security Code	BSR-1B Interest Rate Range	BSR-1B Interest Type Flag	Credit Limit (Rs.)	Out standing (Ledger Balance) (Rs.)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
1	Party-1:	IBP1	II	211	-	-	901	913	921	931	941	30000	18676
2	Party-2:	LT1	II	209	393	-	901	913	921	937	941	195000	197560
3	Party-2:	PC1	II	209	393	-	901	913	921	937	941	200000	0
4	Party-2:	OD1	I	209	393	-	901	913	921	937	941	18000	14832
5	Party-4:	IB 1	II	321	393	-	901	913	921	931	941	200000	88000
6	Party-6:	CC6	II	240	393	-	901	913	922	936	942	175000	5000
7	Party-7:	MT1	I	103	-	-	902	911	921	936	941	17000	17000
8	Party-7:	DL1	II	120	-	-	902	911	921	935	941	38000	12800
9	Party-7:	CC13	II	209	-	-	902	911	921	937	941	45000	8000
10	Party-9:	IBP4	II	712	-	-	901	913	921	931	941	58000	28000
11	Party-10:	PC2	II	510	753	-	901	913	921	936	942	200000	8000
12	Party-10:	OD6	II	510	753	-	901	913	921	936	942	35000	0
13	Party-11:	OD 7	I	713	-	-	902	913	921	936	941	19000	8999
14	Party-12:	MT 3	I	220	391	-	901	911	922	936	941	5500	5500
15	Party-13:	DL 2	I	520	-	-	901	912	922	931	941	1195	1195
16	Party-14:	OD 4	II	400	-	-	901	913	921	937	941	42000	9812
17	Party-15:	LT 4	II	719	-	-	902	913	921	937	941	50000	55000
18	Party-16:	MT4	I	872	-	-	901	912	921	936	942	14000	14000
19	Party-17:	LT 5	II	711	-	-	901	912	921	937	942	100000	64000
20	Party-19:	MT 6	II	874	-	-	901	911	921	936	941	30000	15000
21	Party-20:	MT 5	I	340	391	-	901	911	921	936	941	5000	5000
22	Party-21:	DL 5	II	800	-	-	901	913	921	936	941	50000	19000
23	Party-22:	LT10	I	322	391	-	901	913	922	936	942	20000	17960
24	Party-23:	OD9	II	323	-	-	901	913	921	937	941	80000	16550
25	Party-24:	CC15	I	201	392	-	901	913	921	937	941	10000	9600
26	Party-25:	MT7	I	280	391	-	901	913	921	937	941	17000	17000

Sr. No	Party	Account No.	BSR-1B Block	BSR-1B Item Code	BSR-1B KCC/ SME Code	BSR-1B Financial Inter-mediation	BSR-1B Asset Classification	BSR-1B Gender Classification	BSR-1B Security Code	BSR-1B Interest Rate Range	BSR-1B Interest Type Flag	Credit Limit (Rs.)	Out standing (Ledger Balance) (Rs.)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
27	Party-26:	CC 17	I	510	753	-	901	913	921	937	941	9000	8500
28	Party-27:	CC18	I	199	-	-	901	911	921	936	941	20000	14340
29	Party-28:	DL7	I	139	-	-	901	911	922	931	941	15000	1900
30	Party-29:	DL8	I	139	-	-	901	911	921	931	941	10000	7000
31	Party-30:	DL9	I	600	-	-	901	911	921	931	941	5000	950
32	Party-33:	LT 13	II	871	-	-	901	911	921	935	941	100000	67500
33	Party-33:	PCC 1	II	878	-	-	901	911	921	939	941	30000	25600
34	Party-39:	LT14	II	120	-	-	901	911	921	935	941	60000	78000
35	Party-39:	KCC1	II	120	191	-	901	911	921	935	941	50000	525
36	Party-43:	CC24	II	310	-	-	901	913	921	937	941	200000	200000
37	Party-44:	CC25	I	520	-	-	901	913	921	937	941	24000	15505
38	Party-44:	IBP 5	I	520	-	-	901	913	921	931	941	15000	0
39	Party-45:	CC 26	I	520	-	-	901	913	921	937	941	20000	11000
40	Party-46:	CC28	I	520	-	-	901	913	921	937	941	20000	5000
41	Party-46:	LT22	II	520	-	-	901	913	921	937	941	90000	86900
42	Party-46:	IBP6	I	520	-	-	901	913	921	931	941	10000	10000
43	Party-47:	CC29	I	520	-	-	901	913	921	937	941	15000	8000
44	Party-48:	MT10	II	270	392	-	901	913	921	936	941	200000	190050
45	Party-48:	OD12	I	270	392	-	901	913	921	936	941	24000	22800
46	Party-49:	DL12	II	340	391	-	901	911	921	935	941	50000	45050
47	Party-50:	DD31	I	340	394	-	901	913	921	935	941	15000	14500
48	Party-51:	LT23	II	280	-	-	901	913	921	936	941	100000	100000
49	Party-51:	OD13	II	280	-	-	901	913	921	937	941	50000	25050
50	Party-52:	OD14	I	879	-	-	901	911	921	936	941	20000	10855
51	Party-53:	OD15	I	714	391	-	901	913	921	937	941	14000	10857
52	Party-53:	MT11	II	714	391	-	901	913	922	937	942	35000	35000
53	Party-54:	LT24	II	861	-	-	901	911	921	931	942	100000	100000

Sr. No	Party	Account No.	BSR-1B Block	BSR-1B Item Code	BSR-1B KCC/ SME Code	BSR-1B Financial Inter-mediation	BSR-1B Asset Classification	BSR-1B Gender Classification	BSR-1B Security Code	BSR-1B Interest Rate Range	BSR-1B Interest Type Flag	Credit Limit (Rs.)	Out standing (Ledger Balance) (Rs.)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
54	Party-55:	CC32	I	719	-	-	901	912	921	937	941	20000	18500
55	Party-56:	DL13	II	719	-	-	901	913	921	937	941	40000	40000
56	Party-57:	CC33	II	510	-	-	901	913	921	937	941	50000	50000
57	Party-57:	EBP2	I	510	-	-	901	913	921	937	941	20000	20000
58	Party-58:	CC34	II	323	393	-	901	913	921	937	941	100000	100000
59	Party-58:	OD17	I	323	393	-	901	913	921	937	941	10000	10000
60	Party-59:	PC6	II	510	-	-	901	913	921	935	942	150000	85515
61	Party-60:	LT 27	II	871	-	-	901	911	921	935	942	90000	90000
62	Party-61:	MT12	II	300	392	-	901	913	921	936	942	140000	125000
63	Party-62:	LT29	II	600	-	-	901	913	921	936	942	75000	70000
64	Party-63:	LT30	I	869	-	-	901	912	922	934	942	16000	16000
65	Party-64:	MT13	II	879	-	-	901	912	921	937	941	60000	60000
66	Party-65:	KCC2	II	120	192	-	901	911	922	934	941	50000	40000
67	Party-66:	KCC3	I	120	191	-	901	912	922	934	941	25000	22000
68	Party-67:	KCC4	I	120	191	-	901	911	922	934	941	25000	22000
69	Party-68:	GCC1	I	877	-	-	901	911	922	934	941	20000	20000
70	Party-69:	OCC2	I	714	751	-	901	911	922	934	941	20000	20000

BSR-1B Code based on BSR-1A items

Block: on Credit Limit

Item Code: on Occupation

KCC Code: Type of Account

SME Code: on Category of borrower

Financial Intermediation: on Occupation Code

Asset Classification Code: Same

Gender Code: on Organisation

Security Code: same

Type of Interest Code (Fixed/ Floating): same

Interest Rate Ranges: Interest rate

Summarising BSR-1B Accounts Item-wise in respective blocks

BSR-1B Item Code	Block-I: Credit Limit upto Rs. 25K			Block-II: Credit Limit Rs. 25K to 2L		
	No. of Accounts	Credit Limit ('000)	Amount Outstanding ('000)	No. of Accounts	Credit Limit ('000)	Amount Outstanding ('000)
103	1	17	17			
120	2	50	44	4	198	131
139	2	25	9			
199	1	20	14			
201	1	10	10			
209	1	18	15	3	440	206
211				1	30	19
220	1	6	6			
240				1	175	5
270	1	24	23	1	200	190
280	1	17	17	2	150	125
300				1	140	125
310				1	200	200
321				1	200	88
322	1	20	18			
323	1	10	10	2	180	117
340	2	20	20	1	50	45
400				1	42	10
510	2	29	29	4	435	144
520	7	105	51	1	90	87
600	1	5	1	1	75	70
711				1	100	64
712				1	58	28
713	1	19	9			
714	2	34	31	1	35	35
719	1	20	19	2	90	95
800				1	50	19
861				1	100	100
869	1	16	16			
871				2	190	158
872	1	14	14			
874				1	30	15
877	1	20	20			
878				1	30	26
879	1	20	11	1	60	60
Total of BSR-1B 900	33	519	401	37	3348	2160

Summarising BSR-1B Summary Codes in respective blocks

BSR-1B	Block-I: Credit Limit upto Rs. 25K			Block-II: Credit Limit Rs. 25K to 2L		
Item Code	No. of Accounts	Credit Limit ('000)	Amount Outstanding ('000)	No. of Accounts	Credit Limit ('000)	Amount Outstanding ('000)
Total Direct Finance to Agriculture (101 to 139) BSR-1B						
190	5	92	70	4	198	131
191	2	50	44	1	50	1
192				1	50	40
Total of Industries (201 to 340) BSR-1B						
390	9	125	117	14	1765	1119
391	5	62	56	2	85	80
392	2	34	32	2	340	315
393	2	28	25	5	870	391
394	1	15	15			
Total Credit to Trade and Services (510 to 719) BSR-1B						
750	14	212	139	12	933	541
751						
752						
753	1	9	9	2	235	8
Asset Classification BSR-1B						
901	31	483	375	34	3215	2084
902	2	36	26	3	133	76
903						
904						
910	33	519	401	37	3348	2160
Gender Classification BSR-1B						
911	11	163	125	11	643	482
912	5	76	71	2	160	125
913	17	280	205	24	2545	1553
920	33	519	401	37	3348	2160
Secured/ Un-Secured BSR-1B						
921	24	371	274	34	3088	2080
922	9	148	127	3	260	80
930	33	519	401	37	3348	2160
Interest Rate Classification BSR-1B						
931	6	56	21	4	388	235
932						
933						

BSR-1B	Block-I: Credit Limit upto Rs. 25K			Block-II: Credit Limit Rs. 25K to 2L		
Item Code	No. of Accounts	Credit Limit ('000)	Amount Outstanding ('000)	No. of Accounts	Credit Limit ('000)	Amount Outstanding ('000)
934	5	106	100	1	50	40
935	1	15	15	7	538	379
936	9	145	116	9	1005	532
937	12	197	149	15	1337	948
938						
939				1	30	26
940	33	519	401	37	3348	2160
Type of Interest BSR-1B						
941	30	469	353	27	2248	1577
942	3	50	48	10	1100	583
950	33	519	401	37	3348	2160
Summary BSR-1A & BSR-1B						
991	43	257547	112153			
992	70	3867	2561			
990	113	261414	114714			

मूलभूत सांख्यिकीय विवरणी 1 - भाग ख
BASIC STATISTICAL RETURN 1 - PART B (BSR-1B)

रु. 2 लाख और उससे कम ऋण सीमाओं से युक्त खातों के लिए
FOR ACCOUNTS WITH CREDIT LIMITS OF RS. 2 LAKH AND LESS

(31 मार्च 200 को) (As on 31st March, 200)

कृपया पुस्तिका में दिये अनुदेशों को ठीक से पढ़िये।

Please read the instructions in the Handbook carefully.

बैंक का नाम

Name of the Bank **Standard Bank**

शाखा का नाम और पता

Name and Address of the Branch **Bandra (E), Mumbai 400051**

एक समान शाखा कूट / Uniform Branch Code	
भाग / Part I	भाग / Part II
9980122	6000009

(ऋण सीमा और बकाया राशि हजारों में लिखें)

(Credit Limit and Amount Outstanding are to be reported in Rupees Thousand)

कूट संख्या Item Code	व्यवसाय / कार्यकलाप Activity / Occupation	रु. 25,000 और उससे कम ऋण सीमावाले खातों के लिए For Accounts with credit limit of Rs. 25 Thousand and Less			रु. 25,000 और अधिक रु. 2 लाख तक ऋण सीमावाले खातों के लिए For Accounts with credit limit of Over Rs. 25 Thousand and Upto Rs. 2 Lakh		
		खातों की संख्या No. of Accounts	ऋण सीमा (हजारों में) Credit Limit (Rs. Thousand)	बकाया राशि (हजारों में) Amount Outstanding (Rs. Thousand)	खातों की संख्या No. of Accounts	ऋण सीमा (हजारों में) Credit Limit (Rs. Thousand)	बकाया राशि (हजारों में) Amount Outstanding (Rs. Thousand)
1	2	3	4	5	6	7	8
कृषि और उससे संबंधित कार्यकलाप Agriculture and Allied Activities							
	क) बागान फसलों को छोड़कर खाद्यान्नों और नकदी फसलों की खेती के लिये a) Cultivation of food and cash crops excluding plantation crops	X	X	X	X	X	X
101	अनाज / Cereals	-	-	-	-	-	-
102	दाल / Pulses	-	-	-	-	-	-
103	गन्ना / Sugarcane	1	17	17	-	-	-
104	रुई / Cotton	-	-	-	-	-	-
109	अन्य सभी खाद्यान्न और नकदी फसलें /All other food and cash crops	-	-	-	-	-	-
110	ख) बागान फसलों की खेती b) Cultivation of Plantation Crops	-	-	-	-	-	-
120	ग) कृषि के लिये अन्य प्रत्यक्ष वित्त c) Other direct finance to agriculture	2	50	44	4	198	131
	घ) कृषि से संबद्ध कार्यकलाप d) Activities allied to agriculture	X	X	X	X	X	X
131	दुग्ध व्यवसाय / Dairying	-	-	-	-	-	-
132	मुर्गी पालन / Poultry farming	-	-	-	-	-	-

कूट संख्या Item Code	व्यवसाय / कार्यकलाप Activity / Occupation	रु. 25,000 और उससे कम ऋण सीमावाले खातों के लिए For Accounts with credit limit of Rs. 25 Thousand and Less			रु. 25,000 और अधिक रु. 2 लाख तक ऋण सीमावाले खातों के लिए For Accounts with credit limit of Over Rs. 25 Thousand and Upto Rs. 2 Lakh		
		खातों की संख्या No. of Accounts	ऋण सीमा (हजारों में) Credit Limit (Rs. Thousand)	बकाया राशि (हजारों में) Amount Outstanding (Rs. Thousand)	खातों की संख्या No. of Accounts	ऋण सीमा (हजारों में) Credit Limit (Rs. Thousand)	बकाया राशि (हजारों में) Amount Outstanding (Rs. Thousand)
1	2	3	4	5	6	7	8
133	मत्स्य पालन / Fishing	-	-	-	-	-	-
139	कृषि संबंधित अन्य कार्यकलाप / Other activities allied to agriculture	2	25	9	-	-	-
190	कृषि और उससे संबंधित कार्यकलाप के प्रत्यक्ष वित्त का जोड़ (कूट संख्या 101 से 139 तक शामिल) Total of Direct Finance to Agriculture & Allied Activities (included under Item code 101 to 139)	5	92	70	4	198	131
191	जिसमें (कूट संख्या 190) से : किसान क्रेडिट कार्ड - उत्पादन ऋण <i>Of (Item code 190) Which:</i> Kisan Credit Cards – Production Loans	2	50	44	1	50	1
192	जिसमें (कूट संख्या 190) से : किसान क्रेडिट कार्ड - निवेश ऋण <i>Of (Item code 190) Which:</i> Kisan Credit Cards – Investment Loans	-	-	-	1	50	40
199	ड) कृषि हेतु अप्रत्यक्ष वित्त e) Indirect finance to agriculture	1	20	14	-	-	-
उद्योग / Industry							
खाद्यान्न निर्माण तथा संस्करण Food Manufacturing and Processing							
201	चावल मिलें, आटा और दाल मिलें / Rice Mills, Flour and Dal Mills	1	10	10	-	-	-
202	खाद्य तेल और वनस्पती / Edible oils and Vanaspati	-	-	-	-	-	-
203	चाय / Tea	-	-	-	-	-	-
209	अन्य खाद्य निर्माण और अभिसंस्करण Other food manufacturing and processing	1	18	15	3	440	206
वस्त्र / Textiles							
211	सूती वस्त्र / Cotton textile	-	-	-	1	30	19
212	जूट और प्राकृतिक धागोंके वस्त्र/ Jute and natural fibre textile	-	-	-	-	-	-
213	हथकरघा वस्त्र और खादी / Handloom textile and Khadi	-	-	-	-	-	-
219	अन्य वस्त्र / Other textile	-	-	-	-	-	-
220	चमड़ा तथा चमड़े के उत्पाद / Leather & leather products	1	6	6	-	-	-
230	लकड़ी और लकड़ी के उत्पाद / Wood & Wood products	-	-	-	-	-	-

कूट संख्या Item Code	व्यवसाय / कार्यकलाप Activity / Occupation	रु. 25,000 और उससे कम ऋण सीमावाले खातों के लिए For Accounts with credit limit of Rs. 25 Thousand and Less			रु. 25,000 और अधिक रु. 2 लाख तक ऋण सीमावाले खातों के लिए For Accounts with credit limit of Over Rs. 25 Thousand and Upto Rs. 2 Lakh		
		खातों की संख्या No. of Accounts	ऋण सीमा (हजारों में) Credit Limit (Rs. Thousand)	बकाया राशि (हजारों में) Amount Outstanding (Rs. Thousand)	खातों की संख्या No. of Accounts	ऋण सीमा (हजारों में) Credit Limit (Rs. Thousand)	बकाया राशि (हजारों में) Amount Outstanding (Rs. Thousand)
1	2	3	4	5	6	7	8
240	रबड़, प्लास्टिक और उनके उत्पाद / Rubber, Plastic & their products	-	-	-	1	175	5
250	कांच और कांच की सामग्री / Glass & Glass Ware	-	-	-	-	-	-
260	रत्न और आभूषण / Gems & Jewellery	-	-	-	-	-	-
270	कागज तथा कागज के उत्पाद / Paper and paper products	1	24	23	1	200	190
280	मुद्रण, प्रकाशन और उससे संबंधित कार्यकलाप Printing, Publishing & allied activities	1	17	17	2	150	125
रसायन और रासायनिक वस्तुओं के उत्पाद Chemicals & chemical products							
291	उर्वरक / Fertilizers	-	-	-	-	-	-
292	दवाइयाँ और औषधियाँ / Drugs and pharmaceuticals	-	-	-	-	-	-
299	अन्य रसायन और रासायनिक उत्पाद / Other chemicals & chemical products	-	-	-	-	-	-
300	सीमेंट और सीमेंट के उत्पाद / Cément & cément products	-	-	-	1	140	125
310	धातु और धातु के उत्पाद / Metals and metal products	-	-	-	1	200	200
अभियांत्रिकी / Engineering							
321	सामान्य अभियांत्रिकी मशीनरी और वस्तुएं General Engineering Machinery & Goods	-	-	-	1	200	88
322	बिजली चालित मशीनें और वस्तुएं / Electrical Machinery & Goods	1	20	18	-	-	-
323	इलेक्ट्रॉनिक मशीनें और वस्तुएं / Electronic Machinery & Goods	1	10	10	2	180	117
330	वाहन, वाहनों के पुर्जे और परिवहन उपकरण / Vehicles, Vehicle parts & Transport equipments	-	-	-	-	-	-
340	अन्य उद्योग (जो दूसरी जगह शामिल नहीं है) Other industries (not included elsewhere)	2	20	20	1	50	45
390	उद्योगों का जोड़ (कूट संख्या 201 से 340 तक शामिल) Total of Industries (Included under Item code 201 to 340)	9	125	117	14	1765	1119
391	जिसमें (कूट संख्या 390) से : सूक्ष्म (विनिर्माण) उद्यमोंको दिये गये प्रत्यक्ष वित्त Of (Item code 390) Which: Direct Finance to Micro (Manufacturing) Enterprises	5	62	56	2	85	80

कूट संख्या Item Code	व्यवसाय / कार्यकलाप Activity / Occupation	रु. 25,000 और उससे कम ऋण सीमावाले खातों के लिए For Accounts with credit limit of Rs. 25 Thousand and Less			रु. 25,000 और अधिक रु. 2 लाख तक ऋण सीमावाले खातों के लिए For Accounts with credit limit of Over Rs. 25 Thousand and Upto Rs. 2 Lakh		
		खातों की संख्या No. of Accounts	ऋण सीमा (हजारों में) Credit Limit (Rs. Thousand)	बकाया राशि (हजारों में) Amount Outstanding (Rs. Thousand)	खातों की संख्या No. of Accounts	ऋण सीमा (हजारों में) Credit Limit (Rs. Thousand)	बकाया राशि (हजारों में) Amount Outstanding (Rs. Thousand)
1	2	3	4	5	6	7	8
392	जिसमें (कूट संख्या 390) से : लघु (विनिर्माण) उद्यमों को दिये गये प्रत्यक्ष वित्त Of (Item code 390) Which: Direct Finance to Small (Manufacturing) Enterprises	2	34	32	2	340	315
393	जिसमें (कूट संख्या 390) से : मझोले (विनिर्माण) उद्यमों को दिये गये प्रत्यक्ष वित्त Of (Item code 390) Which: Direct Finance to Medium (Manufacturing) Enterprises	2	28	25	5	870	391
394	जिसमें (कूट संख्या 390) से : खादी और ग्रामीण उद्योग (KVI) क्षेत्र को दिये गये प्रत्यक्ष वित्त Of (Item code 390) Which: Direct Finance to Khadi and Village Industries (KVI) Sector	1	15	15	-	-	-
400	निर्माण / Construction	-	-	-	1	42	10
व्यापार / Trade							
510	थोक व्यापार / Wholesale Trade	2	29	29	4	435	144
520	फुटकर व्यापार / Retail Trade	7	105	51	1	90	87
600	परिवहन और अन्य संबद्ध सेवाएँ / Transport and other support services	1	5	1	1	75	70
व्यावसायिक और अन्य सेवाएँ Professional and other services							
711	व्यावसायिक सेवाएँ / Professional services	-	-	-	1	100	64
712	पर्यटन, होटल तथा रेस्टोरेंट / Tourism, Hotels & Restaurants	-	-	-	1	58	28
713	आमोद-प्रमोद सेवाएँ / Recreation services	1	19	9			
714	मरम्मत और अनुरक्षण सेवाएँ (पूंजीगत वस्तुओंके अलावा) Repairs & maintenance services (except capital goods)	2	34	31	1	35	35
719	अन्य सेवाएँ / Other services	1	20	19	2	90	95
750	व्यापार तथा सेवाओं का कुल ऋण (कूट संख्या 510 से 819 तक शामिल) Total of Credit to Trade and Services (included under Item codes 510 to 819)	14	212	139	12	933	541
751	जिसमें (कूट संख्या 750) से : सूक्ष्म (सेवा) उद्यम Of (Item code 750) Which: Micro (Service) Enterprises	-	-	-	-	-	-

कूट संख्या Item Code	व्यवसाय / कार्यकलाप Activity / Occupation	रु. 25,000 और उससे कम ऋण सीमावाले खातों के लिए For Accounts with credit limit of Rs. 25 Thousand and Less			रु. 25,000 और अधिक रु. 2 लाख तक ऋण सीमावाले खातों के लिए For Accounts with credit limit of Over Rs. 25 Thousand and Upto Rs. 2 Lakh		
		खातों की संख्या No. of Accounts	ऋण सीमा (हजारों में) Credit Limit (Rs. Thousand)	बकाया राशि (हजारों में) Amount Outstanding (Rs. Thousand)	खातों की संख्या No. of Accounts	ऋण सीमा (हजारों में) Credit Limit (Rs. Thousand)	बकाया राशि (हजारों में) Amount Outstanding (Rs. Thousand)
1	2	3	4	5	6	7	8
752	जिसमें (कूट संख्या 750) से : लघु (सेवा) उद्यम <i>Of (Item code 750) Which:</i> Small (Service) Enterprises	-	-	-	-	-	-
753	जिसमें (कूट संख्या 750) से : मझोले (सेवा) उद्यम <i>Of (Item code 750) Which:</i> Medium (Service) Enterprises	1	9	9	2	235	8
800	वित्तीय मध्यस्थता / Financial Intermediation	-	-	-	1	50	19
810	जिसमें (कूट संख्या 800) से : सूक्ष्म वित्तीय संस्था / SHGs <i>Of (Item 800) which:</i> Micro Finance Institutions/ SHGs	-	-	-	-	-	-
820	जिसमें (कूट संख्या 800) से : लघु और सूक्ष्म उद्यमों को दिये गये अप्रत्यक्ष वित्त <i>Of (Item 800) which:</i> Indirect Finance to Small & Micro Enterprises	-	-	-	-	-	-
830	जिसमें (कूट संख्या 800) से : आवास क्षेत्र को दिये गये अप्रत्यक्ष वित्त <i>Of (Item 800) which:</i> Indirect Finance to Housing Sector	-	-	-	-	-	-
व्यक्तिगत तथा उपभोग ऋण : स्टाफ Personal loans and consumption loans: Staff							
861	स्टाफ आवास ऋण : व्यक्ति, समिती द्वारा Staff housing loans : Individual, Through Society	-	-	-	1	100	100
862	स्टाफ वाहन ऋण : दुपहिया वाहन सहित मोटर वाहनों की खरीद (स्टाफ को दिए गए) Staff Vehicle Loans: Purchase of motor vehicles including two-wheelers (given to staff)	-	-	-	-	-	-
863	टिकाऊ उपभोक्ता वस्तुओं की खरीद (स्टाफ को दिए गए) Purchase of consumer durables (given to staff)	-	-	-	-	-	-
864	स्टाफ शिक्षा ऋण (स्टाफ को दिए गए - स्वयं / बच्चे) Staff Education Loans (given to staff-self / wards)	-	-	-	-	-	-

कूट संख्या Item Code	व्यवसाय / कार्यकलाप Activity / Occupation	रु. 25,000 और उससे कम ऋण सीमावाले खातों के लिए For Accounts with credit limit of Rs. 25 Thousand and Less			रु. 25,000 और अधिक रु. 2 लाख तक ऋण सीमावाले खातों के लिए For Accounts with credit limit of Over Rs. 25 Thousand and Upto Rs. 2 Lakh		
		खातों की संख्या No. of Accounts	ऋण सीमा (हजारों में) Credit Limit (Rs. Thousand)	बकाया राशि (हजारों में) Amount Outstanding (Rs. Thousand)	खातों की संख्या No. of Accounts	ऋण सीमा (हजारों में) Credit Limit (Rs. Thousand)	बकाया राशि (हजारों में) Amount Outstanding (Rs. Thousand)
1	2	3	4	5	6	7	8
868	स्टाफ क्रेडिट कार्ड (स्टाफ को दिए गए) / Staff Credit Cards (given to staff)	-	-	-	-	-	-
869	अन्य स्टाफ ऋण (स्टाफ को दिए गए) / Other staff loans (given to staff)	1	16	16	-	-	-
व्यक्तिगत ऋण और उपभोग ऋण : स्टाफ सदस्यों को छोड़कर Personal loans and consumption loans: Other than Staff							
871	आवास ऋण (स्टाफ सदस्यों को छोड़कर) / Housing loans (other than staff)	-	-	-	2	190	158
872	दुपहिया वाहन सहित मोटर वाहनों की खरीद (स्टाफ सदस्यों को छोड़कर) Purchase of motor vehicles including two-wheelers (other than staff)	1	14	14	-	-	-
873	टिकाऊ उपभोक्ता वस्तुओं की खरीद (स्टाफ सदस्यों को छोड़कर) Purchase of consumer durables (other than staff)	-	-	-	-	-	-
874	शिक्षा ऋण (स्टाफ सदस्यों को छोड़कर) / Education Loans (other than staff)	-	-	-	1	30	15
875	निवेश ऋण / Investment Loans	-	-	-	-	-	-
877	सामान्य क्रेडिट कार्ड / General Credit Cards	1	20	20	-	-	-
878	व्यक्तिगत क्रेडिट कार्ड / Personal Credit Cards	-	-	-	1	30	26
879	अन्य व्यक्तिगत ऋण (स्टाफ सदस्यों को छोड़कर) Other personal loans (other than staff)	1	20	11	1	60	60
890	अन्य सभी-अवर्गीकृत ऋण सहित / All others including unclassified loans	-	-	-	-	-	-
900	मू.सां.वि.- 1 ख का जोड़ / Total of BSR-1B	33	519	401	37	3348	2160
मू.सां.वि.- 1 ख के अंतर्गत ऋण खातों की आस्तियों का वर्गीकरण Asset Classification of Borrowal Accounts under BSR -1B							
901	मानक परिसंपत्तियां / Standard Assets	31	483	375	34	3215	2084
902	अवमानक परिसंपत्तियां / Sub-standard Assets	2	36	26	3	133	76
903	संदिग्ध परिसंपत्तियां / Doubtful Assets	-	-	-	-	-	-
904	घाटे की परिसंपत्तियां / Loss Assets	-	-	-	-	-	-
910	जोड़ / Total (901+902+903+904) #	33	519	401	37	3348	2160
# कूट संख्या 910 और 900 के आंकड़े एक समान होने चाहिये / Total against code 910 and 900 should tally							
मू.सां.वि. - 1ख के अंतर्गत ऋण खातों का लिंगात्मक वर्गीकरण Gender Classification of Borrowal Accounts under BSR -1B							
911	पुरुषों के खाते (व्यक्तिगत) Male Accounts (in respect of Individuals)	11	163	125	11	643	482

कूट संख्या Item Code	व्यवसाय / कार्यकलाप Activity / Occupation	रु. 25,000 और उससे कम ऋण सीमावाले खातों के लिए For Accounts with credit limit of Rs. 25 Thousand and Less			रु. 25,000 और अधिक रु. 2 लाख तक ऋण सीमावाले खातों के लिए For Accounts with credit limit of Over Rs. 25 Thousand and Upto Rs. 2 Lakh		
		खातों की संख्या No. of Accounts	ऋण सीमा (हजारों में) Credit Limit (Rs. Thousand)	बकाया राशि (हजारों में) Amount Outstanding (Rs. Thousand)	खातों की संख्या No. of Accounts	ऋण सीमा (हजारों में) Credit Limit (Rs. Thousand)	बकाया राशि (हजारों में) Amount Outstanding (Rs. Thousand)
1	2	3	4	5	6	7	8
912	महिलाओं के खाते (व्यक्तिगत) Female Accounts (in respect of Individuals)	5	76	71	2	160	125
913	अन्य खातें / Other Accounts	17	280	205	24	2545	1553
920	जोड़ / Total (911+912+913) &	33	519	401	37	3348	2160
& कूट संख्या 920 और 900 के आंकड़े एक समान होने चाहिये / & Total against code 920 and 900 should tally							
मू.सां.वि-1ख के अंतर्गत ऋण खातों की जमानती / बेजमानती स्थिति Secured/Un-secured position of Borrowal Accounts under BSR -1B							
921	जमानती ऋण / Secured Loans	24	371	274	34	3088	2080
922	बेजमानती ऋण / Un-Secured Loans	9	148	127	3	260	80
930	जोड़ (921+922) &	33	519	401	37	3348	2160
& कूट संख्या 930 और 900 के आंकड़े एक समान होने चाहिये / & Total against code 930 and 900 should tally							
मू.सां.वि-1ख के अंतर्गत ऋण खातों के ब्याज दर का वर्गीकरण Interest Rate Classification of Borrowal Accounts under BSR -1B							
931	5% से कम / Below 5%	6	56	21	4	388	235
932	5% to 7%	-	-	-	-	-	-
933	7% to 9%	-	-	-	-	-	-
934	9% to 11%	5	106	100	1	50	40
935	11% to 13%	1	15	15	7	538	379
936	13% to 15%	9	145	116	9	1005	532
937	15% to 17%	12	197	149	15	1337	948
938	17% to 19%	-	-	-	-	-	-
939	19% और उससे अधिक / 19% and above	-	-	-	1	30	26
940	जोड़ / Total (931+.... +939) &	33	519	401	37	3348	2160
& कूट संख्या 940 और 900 के आंकड़े एक समान होने चाहिये / & Total against code 940 and 900 should tally							

कूट संख्या Item Code	व्यवसाय / कार्यकलाप Activity / Occupation	रु. 25,000 और उससे कम ऋण सीमावाले खातों के लिए For Accounts with credit limit of Rs. 25 Thousand and Less			रु. 25,000 और अधिक रु. 2 लाख तक ऋण सीमावाले खातों के लिए For Accounts with credit limit of Over Rs. 25 Thousand and Upto Rs. 2 Lakh		
		खातों की संख्या No. of Accounts	ऋण सीमा (हजारों में) Credit Limit (Rs. Thousand)	बकाया राशि (हजारों में) Amount Outstanding (Rs. Thousand)	खातों की संख्या No. of Accounts	ऋण सीमा (हजारों में) Credit Limit (Rs. Thousand)	बकाया राशि (हजारों में) Amount Outstanding (Rs. Thousand)
1	2	3	4	5	6	7	8
	मू.सां.वि-1ख के अंतर्गत ऋण खातों का ब्याज के प्रकार का फ्लैग Type of Interest Flag of Borrowal Accounts under BSR -1B						
941	स्थिर ब्याज दर के ऋण / Fixed rate of Interest Loans	30	469	353	27	2248	1577
942	अस्थिर ब्याज दर के ऋण / Floating rate of Interest Loans	3	50	48	10	1100	583
950	जोड़ / Total (941+942) &	33	519	401	37	3348	2160
	& कूट संख्या 950 और 900 के आंकड़े एक समान होने चाहिये / & Total against code 950 and 900 should tally						

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मू. सां. वि. - 1 सारांश में / SUMMARY OF BSR - 1				
कूट संख्या Item Code	मदें सारांश में Summary Items	खातों की संख्या No. of Accounts	ऋण सीमा (हजारों में) Credit Limit (Rs. Thousand)	बकाया राशि (हजारों में) Amount Outstanding (Rs. Thousand)
1	2	3	4	5
991	कुल मू. सा. वि-क / Total of BSR -1A	43	257547	112153
992	कुल मू. सा. वि-ख / Total of BSR -1B	70	3867	2561
990	समग्र जोड़ (91+92) / Grand Total (91+92)	113	261414	114714
999	कुल ऋण राशि धारा 42(2)** के अनुसार Total credit as per Section 42(2) **	X	X	114655

** : भारत में बैंको की अग्रिम राशियां, आंतर-बैंक राशियों को छोड़कर, धारा 42(2) के अंतर्गत सर्वेक्षण वर्ष के 31 मार्च के फार्म 'क' विशेष विवरणी में दी गयी है
Bank credit in India excluding inter-bank advances as reported under Form A special return, Section 42 (2), as on
31st March of the survey year

भारिबैं के उपयोग के लिए / For the use of RBI

द्वारा कूट बद्ध / Coded by

द्वारा छान-बीन की गई / Scrutinised by

प्रबंधक के हस्ताक्षर / Signature of Branch Manager:

दिनांक / Date :

(प्रपत्र मार्च 2008 सर्वेक्षण से जारी / Format effective from March 2008 survey)

ANNEXURES

1. FORMS: BSR-1A
BSR-1B
BSR-2
2. SUBMISSION OF BSR 1 & 2 DATA IN SOFT FORM - RECORD LAYOUTS:
BSR-1A
BSR-1B
BSR-2
3. MAJOR CHANGES IN THIS (SEVENTH) EDITION
AS COMPARED TO LAST (SIXTH) EDITION:
LIST OF CHANGES
CONCORDANCE TABLE FOR BSR-1A OCCUPATION CODES 2008
AND 2002
CONCORDANCE TABLE FOR BSR-1B ITEM CODES 2008 AND 2002
4. LIST OF STATISTICAL RETURNS TO BE SUBMITTED
TO THE RESERVE BANK OF INDIA UNDER BSR SYSTEM

Annexure - 2

Submission of BSR 1 & 2 data in soft form

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

1. The data may be submitted using a Compact Disk (CD) or preferably sent by email to the concerned DESACS Office as given in the table on page
2. Data should be copied in ASCII mode.
3. Record layout of BSR-1A, BSR-1B and BSR-2 returns should be checked before submission of data.
4. The CD should be DOS/ Windows-formatted and should not be UNIX-formatted. If data is copied on compressed form, the name of the software should be mentioned.
5. Media should be preferably new, not re-used many times, to avoid I/O error.
6. 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.
7. 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 while forwarding the data.

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 Branches covered in the Lot :

In the case of multiple files, items 5 to 7 should be provided separately for each file.

It is, however, desirable, that banks should furnish the data in soft form. 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) :
- 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) :

Basic Statistical Returns Processing System

BSR -1A RETURN

Input Record Design for BSR -1A

(For March 2008 Survey onwards)

1. For a given Uniform Code Part – I, one account per record.
2. Record size : 72 bytes.

Serial No.	Byte Position	No. of Bytes	Information	Type of Data	Remarks
1	2	3	4	5	6
1.	1 – 2	2	Job Code (= 60)	AN	
2.	3 – 4	2	Month of Survey (= 03)	AN	
3.	5 – 8	4	Year of Survey (YYYY)	AN	
4.	9	1	Filler-1 (= space)	AN	
5.	10 – 16	7	Uniform Code Part I	AN	
6.	17	1	Filler-1 (= space)	AN	
7.	18 – 21	4	Page Number ²⁾	AN	
8.	22 – 25	4	Serial Number (Column S) ²⁾	AN	
9.	26	1	Filler-1 (= space)	AN	
10.	27 – 29	3	Place of Utilisation of Credit - District Code (Column 3)	AN	
11.	30	1	Place of Utilisation of Credit - Population Group Code (Column 4)	AN	
12.	31 – 32	2	Type of Account Code (Column 5)	AN	
13.	33 – 34	2	Organisation Code (Column 6)	AN	
14.	35 – 39	5	Occupation Code (Column 7)	AN	
15.	40 – 41	2	Category of Borrower Code (Column 8)	AN	
16.	42	1	Asset Classification of Borrowal Account Code (Column 9)	AN	
17.	43	1	Secured/ Un-Secured Loan Code (Column 10)	AN	
18.	44	1	Fixed/ Floating Rate of Interest Code (Column 11)	AN	
19.	45 – 48	4	Rate of Interest (Column 12) ³⁾	AN	For Bills A/cs spaces, For Other A/cs '9999'
20.	49 – 58	10	Credit Limit (Column 13)	N	Amounts in thousands
21.	59 – 68	10	Amount Outstanding(Column 14)	N	of Rupees
22.	69 – 72	4	Lot Number	AN	

N – Numeric AN – Alphanumeric

Notes: -

- 1) All Alphanumeric fields should be entered with leading zeros wherever required (e.g. Code No. "011" should not be entered as " 11." or ".11 " or " 11 ". All the three digits including the leading zero should be entered).
- 2) The page number and serial number needs to be entered separately only if the data is transcribed from a paper return. In case of directly capturing the data from a computerised system, the page and serial numbers may be combined and used as a serial number (8-digits : byte position: 18 – 25)
- 3) The rate of interest should be entered as 4 digit alphanumeric field with leading / trailing zeros wherever required e.g .
6.0 □ 0600, 16.5 □ 1650, 5.25 □ 0525, 21.0 □ 2100 etc.

Basic Statistical Returns Processing System
BSR - 1B RETURN

Input Record Design for BSR-1B

(For March 2008 Survey onwards)

1. Data for an item are required to be entered row-wise. Each item should be entered as a separate record of 85 bytes. If for an item, no data are reported in a particular column, that column should be left blank (i.e. the byte positions for that column will be blanks) and data for other columns should be entered in the appropriate byte positions. In case no data are reported against an item the corresponding row should not be used for data entry.
2. Record size : 85 bytes

Serial No.	Byte Position	No. of Bytes	Information	Type of Data	Remarks
1	2	3	4	5	6
1.	1 – 2	2	Job Code (= 61)	AN	
2.	3 – 4	2	Month of Survey (= 03)	AN	
3.	5 – 8	4	Year of Survey (YYYY)	AN	
4.	9	1	Filler-1 (= space)	AN	
5.	10 – 16	7	Uniform Code Part I	AN	
6.	17	1	Filler-1 (= space)	AN	
7.	18 – 20	3	Item Code (Column 1)	AN	
8.	21	1	Filler-1 (= space)	AN	
For accounts with credit limits of Rs.25,000 & less					
9.	22 – 31	10	No. of Accounts (Column 3)	N	
10.	32 – 41	10	Credit Limit (Column 4)	N	
11.	42 – 51	10	Amount Outstanding (Column 5)	N	
For accounts with credit limits of over Rs.25,000 & upto Rs.2 lakh					
12.	52 – 61	10	No. of accounts (Column 6)	N	
13.	62 – 71	10	Credit Limit (Column 7)	N	
14.	72 – 81	10	Amount outstanding (Column 8)	N	
15.	82 – 85	4	Lot Number	AN	

N – Numeric AN – Alphanumeric

Notes: -

- 1) All Alphanumeric fields should be entered with leading zeros wherever required (e.g. Code No. "011" should not be entered as " 11 ." or ".11 " or " 11 ". All the three digits including the leading zero should be entered).
- 2) The Data reported under the blocks Asset classification, Gender classification, Security position, Interest rate classification, Interest rate flag and Summary of BSR-1 are also to be entered with corresponding item codes.
- 3) In Summary of BSR-1 block, for item codes 990,991 & 992; data column 3 to 5 (serial no. 9 to 11) and for item code 999; data column 5 (serial no. 11) are only relevant.

Basic Statistical Return Processing System

BSR - 2 RETURN

Input Record Design for BSR - 2

(For March 2008 Survey onwards)

1. Data for an item are required to be entered row wise. Each item should be entered as a separate record of 85 bytes. If for an item no data are reported in a particular column, that column should be left blank (i.e. the byte positions for that column will be blanks) and data for other columns should be entered in the appropriate byte positions. In case no data are reported against an item the corresponding row should not be used for data entry.
2. Record size: 85 bytes

Serial No.	Byte Position	No. of Bytes	Information	Type of Data	Remarks
1	2	3	4	5	6
1.	1 - 2	2	Job Code (= 62)	AN	
2.	3 - 4	2	Month of Survey (= 03)	AN	
3.	5 - 8	4	Year of Survey (YYYY)	AN	
4.	9	1	Filler-1 (= space)	AN	
5.	10 – 16	7	Uniform Code Part I	AN	
6.	17	1	Filler-1 (= space)	AN	
7.	18 – 20	3	Item Code (Column 1)	AN	
8.	21	1	Filler-1 (= space)	AN	
9.	22 – 31	10	Data in Column 2	N	1)
10.	32 – 41	10	Data in Column 3	N	
11.	42 – 51	10	Data in Column 4	N	
12.	52 – 61	10	Data in Column 5	N	
13.	62 – 71	10	Data in Column 6	N	
14.	72 – 81	10	Data in Column 7	N	
15.	82 – 85	4	Lot Number	AN	

N – Numeric AN – Alphanumeric

Notes: -

1. For Item Codes 100 & 101 Data Columns 2 to 5 are relevant, for Item Codes 800 & 900 Data Columns 6 & 7 are relevant and Item Code 999 Data Column 7 is relevant; and for other items in PART I and PART II to V Data Columns 2 to 7 are relevant.

Annexure – 3

MAJOR CHANGES IN THIS (SEVENTH) EDITION AS COMPARED TO LAST (SIXTH) EDITION ON BSR 1&2 RETURNS (2008) : SUMMARY.

List of changes

- 1) The BSR 1 & 2 are the annual surveys and the reference date of for these returns is March 31. The data on credit and deposits as per Form-A, Section-42(2) return, which are collected in BSR-1B and BSR-2 respectively, for consistency and dimensional checks, is to be reported as on 31st March, instead of as on last Friday of March, for better comparison with BSR-1 and BSR-2.
- 2) Cut-off Credit limit of Rupees 2 lakhs for reporting individual accounts in BSR-1A kept unchanged.
- 3) The latest district code list, as on the date of this Handbook, is included (List-A).
- 4) The population-group codes as Rural, Semi-Urban, Urban and Metropolitan are included in List-B. There is no change in the definition/ cut-off limit for the population groups.
- 5) New Type of Accounts, viz., 'General Credit Cards (GCC)', 'Kisan Credit Card-Production' & 'Kisan Credit Card-Investment' and 'Other Credit Cards' have been included along with the existing 'Personal Credit Cards' (list-C)
- 6) Organization codes, based on the ownership of the borrower, have been re-structured (List-D).
 - a) Financial and Non-Financial organizations have been separately defined under Public, Private and Co-operative Sectors.
 - b) Separate codes have been included for Self Help Groups (SHGs)/ Micro-Finance Institutions (MFIs).
 - c) 'Private Corporate – Others' have been renamed as 'Household Sector – Others' and moved with 'Individuals – Male & Female' under the 'Household Sector'.
 - d) The 'Household Sector – Others' also comprises 'Joint Liability Groups (JLGs).'

- e) Proprietary concerns, partnership firms and Joint families (HUF) have been put separately under the 'Household sector'.
 - f) Non-Profit Institutions Serving Households have been added (NPSHI). Since the nature of Non-Profit Institutions Serving Households (Non-Government) (NPISH) is different from government, corporate sector as well as household sector, NPISH has been introduced as a separate entity. On the other hand, the NPISB/ NPISE (serving business/ enterprise) affects the output / working of the corporate sector directly, these are taken as a part of the private corporate sector, as earlier.
 - g) The 'Foreign Government and Foreign Banks' has been renamed as 'Non-Resident', which would include Foreign Governments, Foreign Consulates, Embassies, Trade Missions, Non-resident companies/ Institutions/ Firms/ Societies/ Individuals, etc.
 - h) 'Joint Sector' has been removed. The units should be classified in public or private sector.
- 7) Activity / Occupation codes have been restructured (List-E).
- a) The Division 95 for 'Personal Loans' has been divided into two separate groups, viz., 'Personal loans to staff' and 'Personal loans to individuals other than staff members'.
 - b) Repair and maintenance services carried out by entities other than the manufacturer or the seller have been grouped under the Section 93: 'Other Service Activities' with a separate (new) group 'Repair and Maintenance Services'.
 - c) The Indirect Finance to Agriculture has been re-structured as per the latest RPCD circulars.
 - d) Loans to RRBs have been grouped separately for on-lending to agriculture and allied activities and for other purposes.
 - e) Loans to Non-Banking Financial Companies (NBFCs) are classified as per on-lending to agriculture and allied activities, small and micro enterprises, housing sector, educational purposes and other general purposes.
 - f) New codes have been introduced to capture data on Indirect Finance to Housing and Small Enterprises sectors.

- g) New occupations have been included for diversified activities of SHGs/ MFIs.
 - h) Other changes in the Occupation codes include modifications in the description, merger of a few codes, sub-division of codes, deletion of a few codes, addition of a few codes, etc. The concordance table between BSR-2002 and BSR-2008 occupation codes describes the details.
- 8) A new 'Category of Borrowers', based on the size of the borrowing unit, has been introduced in place of 'Nature of Borrowal Account' (List-F). Following the recent changes in the definition of the small and micro enterprises (Small Enterprises sector), the Micro, Small, and Medium Enterprises engaged in Manufacturing as well as Business/Trade & Services have been included. This will help to capture data on Micro, Small and Medium Enterprises (SMEs). New categories of borrowers for agriculture and allied activities have also been included.
 - 9) The asset classification code remains the same as Standard, Sub-Standard, Doubtful and Loss Assets, which are based the latest RBI circulars issued time to time (List-G).
 - 10) A new parameter 'Security pledged/ Guarantee Status for loans' has been introduced to capture the secured/unsecured loans (List-H).
 - 11) A flag to capture 'Fixed / Floating rate of interest on loans' has been included (List -I).
 - 12) In view of the changes proposed in BSR-1A, the format of BSR-1B is also revised.
 - 13) The format of BSR 1B has also been suitably revised. Accounts with credit limits of Rs. 2 lakh or less are to be consolidated according to specified occupational categories for loans up to Rs. 25000/- and Rs. 25000/- to Rs.2 lakh credit limit size groups separately.
 - a) New 3-digit BSR-1B item codes have been given which are independent of BSR-1A occupation codes.
 - b) 'Personal Loans' has been divided into two separate groups, viz., 'Personal loans to staff' and 'Personal loans to individuals other than staff members'.
 - c) New codes have been introduced to capture data on Finance to SHGs/ MFIs as well as Indirect Finance to Housing and Small Enterprises sectors.
 - d) Provisions have been made to capture data on Manufacturing Enterprises as well as Business/ Trade & Service Enterprises

- e) A relationship table of BSR-1A codes vis-a-vis BSR-1B codes have also been provided for easy compilation.
 - f) Asset classification of accounts under BSR-1B and Gender classification of individual accounts under BSR-1B have been retained.
 - g) Blocks have been included for Interest rate ranges, Secured/ Un-secured loans and Fixed/ Floating rate of interest.
 - h) Summary of BSR-1 (1A & 1B), including bank credit reported in Form–A return under section 42(2), are to be reported for consistency purposes.
- 14) Concordance tables have been provided for relationship between BSR-1A occupation codes and BSR-1B items code of 2002 and 2008 respectively.
- 15) The Public Sector Banks should also report data on their credit card business in BSR-1 return. The credit card data should be submitted in a separate file, indicating whether the same has been included in the main BSR-1 return or not.
- a) Collection of data from Public Sector Banks on credit cards, maintained through their own departments, in BSR-1 return.
 - b) Collection of data from Public Sector Banks on credit cards, managed through their subsidiaries, in BSR-1 return.
- 16) In BSR-2 return, no change has been made except the change in reference date for collecting data on deposits as per Form-A, Section-42(2) return, as on 31st March.

Concordance Table : BSR-1A Occupation Codes 2008 and 2002

BSR-2008 Codes	BSR-2002 Codes
01101	01101
01102	01102
01103	01103
01104	01104
01105	01105
01106	01106
01107	01107
01108	01108
01109	01109
01111	01111
01119	01119
01121	01121+01122
01123	01123
01124	01124
01125	01125
01126	01126
01127	01127
01129	01129
01151	01151
01152	01152
01153	01153
01154+01155	01154
01157+01159	01156+01157+01159
01181+01182	01182
01201	01201
01202	01202
01203	01203
01204+01209	01209+01301
01401	01401
01402	01402
01409	01409
02001	02001
05001	05001
10001	10001
11101	11101
11201	11201
12001	12001

BSR-2008 Codes	BSR-2002 Codes
13101	13101
13201	13201
14101	14101+14201+ 14202+14203
15101	15101
15102	15102
15103	15103
15104	15104
15201	15201
15301	15301
15302+15303	15302
15401	15401
15402	15402
15403	15403
15404	15404
15405	15405
15406	15406
15407	15407
15408	15408
15409	15409
15501	15501
15502	15502
16001	16001+16002
16003	16003
17101	17101
17102	17102
17103	17103
17104	17104
17105	17105
17201	17201
17202	17202
17203	17203
17204	17204
17209	17209+17301
18101	18101
18102	18102
18201	18201

BSR-2008 Codes	BSR-2002 Codes
19101	19101
19102	19102
19201	19201
19202	19202
20101	20101+20201+20202
21001	21001
21002	21002
21003	21003+21004
22101	22101+22102+ 22103+22201+22301
23101	23101
23201	23201
23301	23301
24101	24101
24102	24102
24103	24103
24104	24104
24201	24201
24202	24202
24203	24203
24204	24204
24211	24211
24212	24212
24213	24213
24214	24214
24219	24219
24301	24301
25101	25101
25102	25102
25201	25201
25202	25202
26101	26101
26901	26901
26902	26902
26903	26903
26904	26904
26905	26905
27101	27101
27201	27201

BSR-2008 Codes	BSR-2002 Codes
27301	27301
27302	27302
28101	28101
28901	28901
29101	29101
29109	29109
29201	29201
29202	29202
29203	29203
29204	29204
29205	29205
29206	29206
29207	29207
29208	29208
29209	29209
29301	29301
30001	30001
30002	30002
31101	31101
31201	31201+32301
31301	31301
31401	31401
31501	31501
31901	31901
32101	32101
33101	33101
33201	33201
33301	33301
34101	34101
34201	34201
34301	34301
35101	35101
35201	35201
35301	35301
35901	35901
35909	35909
36101	36101
36901	36901
36902	36902

BSR-2008 Codes	BSR-2002 Codes
36903	36903
36904	36904
36905	36905
36906	36906
36907	36907
36909	36909
37001	37001
40101	40101
40102	40102
40103	40103
40104	40104
40105	40105
40201	40201
40301	40301
41001	41001
45001+45002	45001
45003	45002
45004	45003
45005	45004
45011	45011
45012	45012
45013	45013
45019	45019
50001	50001
50002	50002
50003	50003
50005	50005
51101	51101
51201	51201
51202	51202
51203	51203
51204	51204
51205	51205
51301	51301
51302	51302
51303	51303
51401	51401
51402	51402
51403	51403

BSR-2008 Codes	BSR-2002 Codes
51404	51404
51405	51405
51406	51406
51409	51409
51501	51501
51502	51502
51901	51901
51902	51902
51909	51909
52101	52101
52102	52102
52201	52201
52301	52301
52302	52302
52303	52303
52311	52311
52312	52312
52313	52313
52319	52319
52401	52401
52501	52501
55101	55101
55201	55201
55301	63014
60101	60101
60201	60201
60202	60202
60203	60203
60204	60204
60301	60301
61101	61101
61201	61201
62001	62001
62101	62101
63001	63001
63011	63011
63012	63012
63013	63013
63019	63019

BSR-2008 Codes	BSR-2002 Codes
64101	64101
64201	64201
64202	64202
65101+65102	65101
65103+65104	65102
65109	65109
65901	65901
65902	65902
65904+65905+ 65906+65907	65103
65908	65903
65909	65904
65910	65905+65909
65911	65911
65921+65922+ 65923+65924+ 65929	65912+65921+ 65922+65923+ 65924+65925+ 65926+65929
65931	65931
65932	65932
65933	65933
65939+65934	65939
66001	66001
66002	66002
66003	66003
67101	67101
67102	67102
67103	67103
67104	67104
67105	67105
67201+67301	67201
70001	70001
71101	71101
71201	71201
71301	71301
72101	72101
72201	72201
72209	72209
72301	72301

BSR-2008 Codes	BSR-2002 Codes
72901	72901
72909	72909
73001	73001
74101	74101
74201	74201
74301	74301
74401	74401
74901	74901
75001	75001
80001	80001
80002	80002
80003	80003
85101	85101
85102	85102
85201	85201
85301	85301
90001	90001
91101	91101
91901	91901
92101	92101
92109	92109
92201	92201
92301	92301
92401	92401
93001	93001
93002+93003	93002
93101	50003
93102	52601
93103+93104+ 93105+93106+93109	72501
95001+95011	94001+94002
95002+95012	94003
95003+95013	94004
95004+95014	94005
95008+95018	94008
95009+95015+95019	94006+94007+94009
99999	99999

Concordance Table : BSR-1B Item Codes 2008 and 2002

BSR-2008 Codes	BSR-2002 Codes
101+102	01
103	02
104	03
109	04
110	05
120	06
131+132+133+139	09
190=101+ ...+139	01+02+03+04 +05+06+09
191	New
192	New
199	08
201	16
202	17
203+209	18
211	21
212	22
213	23
219	24
220	27
240	29
270	25
280	26
292	31
291+299	32
300	33
310	34
321	35
322	36
323	37
330	38
230+250+260+340	39
390=201+ .. +340	20+11+12
391	New
392	New
393	New
394	New
400	40
510	41
520	42
600	45
711	51
712	52
713	53

BSR-2008 Codes	BSR-2002 Codes
714	54
719	55
750=510+ ... +719	41+ ... +55
751	New
752	New
753	New
800	50
810	New
820	New
830	New
861+871	61+62
862+872	63
863+873	64
864+874	65
868+878	68
869+875+877+879	66+67+69
890	79
900	80
901	81
902	82
903	82
904	84
910	85
911	86
912	87
913	New
921	New
922	New
931	New
932	New
933	New
934	New
935	New
936	New
937	New
938	New
939	New
941	New
942	New
991	91
992	92
990	90
999	99

ANNEXURE - 4

List of Statistical Returns to be submitted to the Reserve Bank of India under the Basic Statistical Returns (BSR) System

Sr. No.	Name of the Return	Scope of the Return	Frequency	To be prepared by	Procedure for forwarding the Return to the Reserve Bank of India
1.	BSR-1A	All borrowal accounts with credit limits over Rs.2 lakhs are to be individually listed along with particulars of district and population group of the place of utilisation, type of account, organisation, occupation, category of borrower, asset classification, rate of interest, credit limit and amount outstanding in respect each loan or advance	Annual, as on 31 st March	All branches/ offices of banks	The branches/offices of the banks should forward the BSR-1A and BSR-1B returns together and also BSR-2 to their Regional/ Head Office. The Regional/ Head Office of the banks should perform preliminary scrutiny and rectification of errors, if any, and arrange to transcribe the data in soft form and forward the data to the Regional/ Central Office, Department of Statistical Analysis and Computer Services, Reserve Bank of India, within four months from the reference date. The data should be submitted in magnetic media or sent through email. The banks should get the sample printout of data blocks verified from the respective DESACS Regional Offices of Reserve Bank of India and forward the edited data with proper file structure to the Regional/Central
	BSR-1B	All borrowal accounts with credit limits of Rs.2 lakhs and less are to be classified according to occupation and aggregate figures for each occupation should be furnished in a consolidated form for each branch.	-do-	-do-	

Sr. No.	Name of the Return	Scope of the Return	Frequency	To be prepared by	Procedure for forward the Return to the Reserve Bank of India
2.	BSR-2	Category-wise number of staff, number of staff, number of accounts and amount outstanding according to type of deposits and classification of all term deposits according to original maturity, broad interest rate ranges, size of deposits and residual maturity.	-do-	-do-	Office, DESACS, Reserve Bank of India, within four months from the reference date.
3.	BSR-3	Bank's advance against security of selected sensitive commodities.	Monthly, as on the last Friday of every month.	Head Office of banks	Head Offices of banks should collect information from branches which account for 80-85% of advances and the consolidated return should be sent to the Adviser-in-Charge, Monetary Policy Department, Reserve Bank of India, Central Office Bldg., Mumbai 400 001.
4.	BSR-4	Ownership pattern of deposits	Annual, on sample basis, as on 31 st March	The selected sample branches/offices of banks	The selected branches/offices will forward the returns to the Regional/Head Offices. The Regional/Head Offices will send the returns to the Regional/ Central Office, Department of Statistical Analysis and Computer Services, Reserve Bank of

Sr. No.	Name of the Return	Scope of the Return	Frequency	To be prepared by	Procedure for forward the Return to the Reserve Bank of India
					India, within two months from the reference date.
5.	BSR-5	Pattern of Investment of bank in Central and State Government Securities, Other Trustee Securities, shares, etc.	Annual, as on 31 st March	The Head Offices of banks	To be forwarded to the Director, Banking Statistics Division, DESACS, Central Office, Reserve Bank of India, Mumbai, within two months from the reference date.
6.	BSR-6	Survey of Debits to Deposit Accounts	Quinquennial on sample basis for April-March of the year	The selected sample branches/offices of banks.	The selected branches/offices will forward the returns to the Regional/Head Offices. The Regional/Head Offices will send the returns to the Regional/ Central Office, Department of Statistical Analysis and Computer Services, Reserve Bank of India, within two months from the reference date.
7.	BSR-7	Quarterly survey on Aggregate Deposits and Gross Bank Credit.	Quarterly as on the 31 st March and last Friday of June, September and December of the year	Branch-wise information to be prepared by Head Offices of the banks	To be forwarded to the Director, Banking Statistics Division, DESACS, Central Office, Reserve Bank of India, Mumbai, within three weeks from the reference date.

कृपया पुस्तिका और इस पृष्ठ के पीछे दी गयी जाँच सूची में दिये अनुदेशों को ध्यानपूर्वक पढ़ें।
Please read the instructions in the Handbook and 'Check List' provided on the reverse of this page carefully.

बैंक का नाम
Name of the Bank _____
शाखा का नाम और पता।
Name and Address of the Branch _____

मूलभूत सांख्यिकीय विवरणी 1 - भाग क
BASIC STATISTICAL RETURN 1 – PART A (BSR-1A)
रु. 2 लाख से अधिक ऋण सीमाओं से युक्त खातों के लिए
FOR ACCOUNTS WITH CREDIT LIMITS OF OVER RS. 2 LAKH
(31 मार्च 200 को)
(As on 31st March, 200)

पृष्ठ संख्या / Page No.

एक समान शाखा कूट / Uniform Branch Code

भाग / Part I	भाग / Part II

क्रम संख्या Sr. No.	पार्टी का नाम Name of the Party	खाता संख्या Account Number	ऋण का उपयोग Utilisation of Credit		खाते का प्रकार कूट संख्या Type of Account Code	संगठन कूट संख्या Organisation Code	व्यवसाय कूट संख्या Occupation Code	ऋणकर्ता श्रेणी कूट संख्या Category of Borrower Code	ऋण खाते के आस्तियों का वर्गीकरण Asset Classification Code of Borrowal Account	जमानती / बेजमानती ऋण कूट संख्या Secured / Unsecured Loan Code	स्थिर / अस्थिर ब्याज दर फ्लैग Fixed / Floating Rate of Interest Flag	ब्याज दर Rate of Interest	ऋण सीमा (रु. हजारों में) Credit Limit (in thousands of rupees)	बकाया राशि (रु. हजारों में) Amount Outstanding (in thousands of rupees)	टिप्पणियां Remarks
			जिला कूट संख्या District Code	जनसंख्या समूह कूट संख्या Population Group Code											
एस/S	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
1															
2															
3															
4															
5															
6															
7															
8															
9															
10															
11															
12															
13															
14															
15															
16															
17															
18															
19															
20															
	कुल / Total @	x	x	x	x	x	x	x	x	x	x	x	x		

भारतीय रिज़र्व बैंक के प्रयोग के लिए
For the use of RBI

द्वारा कूट बद्ध / Coded by
द्वारा छान-बीन की गई / Scrutinised by

@ स्तंभ एस, 13 और 14 के अंतर्गत पृष्ठवार जोड़ जाए। स्तंभ एस के अंतर्गत दिया गया जोड़ उस पृष्ठ पर सूचित किये गये खातोंकी कुल संख्या का द्योतक होगा।
Page-wise totals should be indicated under columns S, 13 and 14. The total under column S will represent the total Number of accounts reported on the page.
स्तंभ क्रमांक 3 से 11 के अंतर्गत प्रत्येक प्रविष्टि के लिए उचित कूट संख्या निर्दिष्ट करने के लिए अनुदेश पुस्तिका की सूची (समय-समय पर किये गये संशोधन के अनुसार) 'क' और 'ख' से 'छ' देखें।
Refer to code lists 'A' (as revised from time to time) and 'B' to 'I' in the Handbook of Instructions for giving appropriate code for each entry in the column Nos. 3 to 11 respectively.

(प्रपत्र मार्च 2008 सर्वेक्षण से जारी / Format effective from March 2008 Survey)

प्रबंधक के हस्ताक्षर
Signature of Branch Manager:
दिनांक / Date :

जाँच सूची / CHECK LIST

कृपया यह सुनिश्चित कर लें कि विवरणी में दी गयी जानकारी पूरी है और निम्नलिखित विवरण उचित स्थान पर रिकार्ड किया गया है ।

Please ensure that the information in the return is complete and following particulars are reported at appropriate places.

1. बैंक का नाम तथा शाखा का नाम तथा पता ।
Name of the bank and name & address of the branch.
2. एक समान शाखा कूट (भाग I तथा II) भारतीय रिज़र्व बैंक द्वारा आवंटित ।
The Uniform Branch Code (Part-I and Part-II) allotted to the Branch by Reserve Bank of India.
3. विवरणी किस वर्ष से संबंधित है ।
The year to which the return relates.
4. 'टिप्पणियाँ' स्तंभ के बिना दूसरा कोई स्तंभ कोरा न रखें और जहाँ आवश्यक हो वहाँ टिप्पणी दें ।
No column should be left blank except 'Remarks'. Suitable remarks may be given wherever necessary.
5. पुस्तिका में दिये गये अनुदेशों के अधीन बताई गयी क्रियाविधि के अनुसार पृष्ठ संख्या ।
Page number in accordance with the procedure explained under instructions in the Handbook.
6. क्रम संख्या खातेवार दी जाएँ, न कि पार्टीवार (प्रत्येक पृष्ठ के लिये नयी क्रमसंख्या देने के बारे में सावधानी बरतें)।
Serial numbers should be given account-wise and not party-wise (care may be taken to give fresh serial numbers for each page).
7. प्रत्येक प्रविष्टि के सामने ऋण लेनेवाले यूनिट / पार्टी का नाम ।
Name of the borrowing unit/party against each entry.
8. कृपया स्तंभ संख्या 3 से 11 के अंतर्गत प्रत्येक प्रविष्टि के लिये उचित कूट निर्दिष्ट करने हेतु अनुदेश पुस्तिका की क्रमशः सूची 'क' से 'छ' में देखें ।
Please refer to code lists 'A' to 'I' in the Handbook for giving appropriate code numbers for each entry in column numbers 3 to 11 respectively.
9. जमानती (1) बेजमानती (2) ऋण के फ्लैग, स्तंभ 10 में दर्शाना चाहिए
The flag for Secured (1) or Un-secured (2) loans may be indicated in column 10.
10. स्थिर (1) या अस्थिर (2) ब्याज दर के फ्लैग, स्तंभ 11 में दर्शाना चाहिए । स्तंभ 12 में, प्रत्येक खाते के लिए जहाँ कहीं लागू हो संगत ब्याज दर दशमलव में लिखें, हिस्सों में नहीं ।
The flag for Fixed (1) or Floating (2) rate of interest may be indicated in column 11. The Relevant interest rate for each account wherever applicable, should be recorded in decimals not in fractions in column 12.
11. प्रत्येक खाते के लिए ऋण सीमा हजार रुपयों में लिखें । कृपया निर्दिष्ट ऋण सीमा वाले खातों या मिश्रित ऋण सीमा वाले खातों के संबंध में अनुदेश-पुस्तिका में दिये गये अनुदेश देखें ।
Credit limit for every account in thousands of rupees. Please see instructions in the Handbook regarding accounts with specific credit limit or accounts having composite credit limit.
12. प्रत्येक खाते के लिए बकाया राशि हजार रुपयों में लिखें । कृपया 'कुछ नहीं' शेष को (-) द्वारा बताएं । जिन खातों में जमा शेष हो उन्हें टिप्पणी स्तंभ में 'खाते' लिखकर दिखलायें और स्तंभ 14 में (-) कर दिखलायें (वास्तविक जमा शेष न लिखें)।
Amount outstanding for every account in thousands of rupees. Please indicate 'Nil' balance by a dash (-). Accounts having credit balance should be indicated by the letter 'CR' in the remark column and a dash (-) should be indicated in column 14 (the actual credit balance should not be reported).
13. स्तंभ 'एस' के अंत में पृष्ठ की प्रविष्टियों की कुल संख्या हो ।
Total number of entries on the page at the end under column 'S'.
14. स्तंभ 13 और 14 के अंत पृष्ठ की सभी प्रविष्टियों की ऋण सीमा और बकाया राशि का जोड़ ।
Totals of credit limit and amount outstanding of all entries on each page at the end under columns 13 and 14.

मूलभूत सांख्यिकीय विवरणी 1 - भाग ख
BASIC STATISTICAL RETURN 1 – PART B (BSR-1B)
रु. 2 लाख और उससे कम ऋण सीमाओं से युक्त खातों के लिए
FOR ACCOUNTS WITH CREDIT LIMITS OF RS. 2 LAKH AND LESS
(31 मार्च 200 को) (As on 31st March, 200)

(कृपया पुस्तिका में दिये अनुदेशों को ध्यानपूर्वक पढ़ें।)

[Please read the instructions in the Handbook carefully.]

बैंक का नाम
Name of the Bank _____

शाखा का नाम और पता
Name and Address of the Branch _____

एक समान शाखा कूट / Uniform Branch Code	
भाग / Part I	भाग / Part II

(ऋण सीमा और बकाया राशि हजारों में लिखें)

(Credit Limit and Amount Outstanding are to be reported in Rupees Thousand)

कूट संख्या Item Code	व्यवसाय / कार्यकलाप Activity / Occupation	रु.25,000 और उससे कम ऋण सीमावाले खातों के लिए For accounts with credit limit of Rs. 25 thousand and less			रु.25,000 और अधिक रु.2 लाख तक ऋण सीमावाले खातों के लिए For accounts with credit limit of over Rs. 25 thousand and upto Rs. 2 Lakh		
		खातों की संख्या No. of Accounts	ऋण सीमा (हजारों में) Credit Limit (Rs. thousand)	बकाया राशि (हजारों में) Amount Outstanding (Rs. thousand)	खातों की संख्या No. of Accounts	ऋण सीमा (हजारों में) Credit Limit (Rs. thousand)	बकाया राशि (हजारों में) Amount Outstanding (Rs. thousand)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
कृषि और उससे संबंधित कार्यकलाप Agriculture and Allied Activities							
	क) बागान फसलों को छोड़कर खाद्यान्नों और नकदी फसलों की खेती के लिये a) Cultivation of food and cash crops excluding plantation crops	X	X	X	X	X	X
101	अनाज / Cereals						
102	दाल / Pulses						
103	गन्ना / Sugarcane						
104	रुई / Cotton						
109	अन्य सभी खाद्यान्न और नकदी फसलें / All other food and cash crops						
110	ख) बागान फसलों की खेती b) Cultivation of Plantation Crops						
120	ग) कृषि के लिये अन्य प्रकार के प्रत्यक्ष वित्त c) Other direct finance to agriculture						
	घ) कृषि से संबद्ध कार्यकलाप d) Activities allied to agriculture	X	X	X	X	X	X
131	दुग्धव्यवसाय / Dairying						
132	मुर्गी पालन / Poultry farming						
133	मत्स्य पालन / Fishing						
139	कृषि संबंधित अन्य कार्यकलाप / Other activities allied to agriculture						
190	कृषि और उससे संबंधित कार्यकलाप के प्रत्यक्ष वित्त का जोड़ (कूट संख्या 101 से 139 तक शामिल) Total of Direct Finance to Agriculture & Allied Activities (included under Item code 101 to 139)						
191	जिसमें (कूट संख्या 190) से : किसान क्रेडिट कार्ड - उत्पादन ऋण Of (Item code 190) Which: Kisan Credit Cards – Production Loans						
192	जिसमें (कूट संख्या 190) से : किसान क्रेडिट कार्ड - निवेश ऋण Of (Item code 190) Which: Kisan Credit Cards – Investment Loans						
199	ड) कृषि हेतु अप्रत्यक्ष वित्त e) Indirect finance to agriculture						
उद्योग / Industry							
खाद्यान्न निर्माण तथा संस्करण Food Manufacturing and Processing							
201	चावल मिलें, आटा और दाल मिलें / Rice Mills, Flour and Dal Mills						
202	खाद्य तेल और वनस्पती / Edible oils and Vanaspati						
203	चाय / Tea						
209	अन्य खाद्य निर्माण और अभिसंस्करण / Other food manufacturing and processing						
वस्त्र / Textiles							
211	सूती वस्त्र / Cotton textile						
212	जूट और प्राकृतिक धागों के वस्त्र / Jute and natural fibre textile						
213	हथकरघा वस्त्र और खादी / Handloom textile and Khadi						
219	अन्य वस्त्र / Other textile						
220	चमड़ा तथा चमड़े के उत्पाद / Leather & leather products						
230	लकड़ी और लकड़ी के उत्पाद / Wood & Wood products						
240	रबड़, प्लास्टिक और उनके उत्पाद / Rubber, Plastic & their products						
250	कांच और कांच की सामग्री / Glass & Glass Ware						

कूट संख्या Item Code	व्यवसाय / कार्यकलाप Activity / Occupation	रु.25,000 और उससे कम ऋण सीमावाले खातों के लिए For accounts with credit limit of Rs. 25 thousand and less			रु.25,000 और अधिक रु.2 लाख तक ऋण सीमावाले खातों के लिए For accounts with credit limit of over Rs. 25 thousand and upto Rs. 2 Lakh		
		खातों की संख्या No. of Accounts	ऋण सीमा (हजारों में) Credit Limit (Rs. thousand)	बकाया राशि (हजारों में) Amount Outstanding (Rs. thousand)	खातों की संख्या No. of Accounts	ऋण सीमा (हजारों में) Credit Limit (Rs. thousand)	बकाया राशि (हजारों में) Amount Outstanding (Rs. thousand)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
260	रत्न और आभूषण / Gems & Jewellery						
270	कागज तथा कागज के उत्पाद / Paper and paper products						
280	मुद्रण, प्रकाशन और उससे संबंधित कार्यकलाप / Printing, Publishing & allied activities						
रसायन और रासायनिक वस्तुओं के उत्पाद Chemicals & chemical products							
291	उर्वरक / Fertilizers						
292	दवाइयाँ और औषधियाँ / Drugs and pharmaceuticals						
299	अन्य रसायन और रासायनिक उत्पाद / Other chemicals & chemical products						
300	सीमेंट और सीमेंट के उत्पाद / Cément & cément products						
310	धातु और धातु के उत्पाद / Metals and metal products						
अभियांत्रिकी / Engineering							
321	सामान्य अभियांत्रिकी मशीनरी और वस्तुएं / General Engineering Machinery & Goods						
322	बिजली चालित मशीनें और वस्तुएं / Electrical Machinery & Goods						
323	इलेक्ट्रॉनिक मशीनें और वस्तुएं / Electronic Machinery & Goods						
330	वाहन, वाहनों के पुर्जे और परिवहन उपकरण / Vehicles, Vehicle parts & Transport equipments						
340	अन्य उद्योग (जो दूसरी जगह शामिल नहीं है) / Other industries (not included elsewhere)						
390	उद्योगों का जोड़ (कूट संख्या 201 से 340 तक शामिल) Total of Industries (Included under Item code 201 to 340)						
391	जिसमें (कूट संख्या 390) से : सूक्ष्म (विनिर्माण) उद्यमों को दिये गये प्रत्यक्ष वित्त Of (Item code 390) Which: Direct Finance to Micro (Manufacturing) Enterprises						
392	जिसमें (कूट संख्या 390) से: लघु (विनिर्माण) उद्यमों को दिये गये प्रत्यक्ष वित्त Of (Item code 390) Which: Direct Finance to Small (Manufacturing) Enterprises						
393	जिसमें (कूट संख्या 390) से: मझोले (विनिर्माण) उद्यमों को दिये गये प्रत्यक्ष वित्त Of (Item code 390) Which: Direct Finance to Medium (Manufacturing) Enterprises						
394	जिसमें (कूट संख्या 390) से: खादी और ग्रामीण उद्योग (KVI) क्षेत्र को दिये गये प्रत्यक्ष वित्त Of (Item code 390) Which: Direct Finance to Khadi and Village Industries (KVI) Sector						
400	निर्माण / Construction						
व्यापार / Trade							
510	थोक व्यापार / Wholesale Trade						
520	फुटकर व्यापार / Retail Trade						
600	परिवहन और अन्य संबद्ध सेवाएं / Transport and other support services						
व्यावसायिक और अन्य सेवाएं Professional and other services							
711	व्यावसायिक सेवाएं / Professional services						
712	पर्यटन, होटल, रेस्टोरेंट / Tourism, Hotels & Restaurants						
713	आमोद-प्रमोद सेवाएं / Recreation services						
714	मरम्मत और अनुरक्षण सेवाएं (पूंजीगत वस्तुओंके अलावा) Repairs & maintenance services (except capital goods)						
719	अन्य सेवाएं / Other services						
750	व्यापार तथा सेवाएं का कुल ऋण (कूट संख्या 510 से 719 तक शामिल) Total of Credit to Trade and Services (included under Item codes 510 to 719)						
751	जिसमें (कूट संख्या 750) से: सूक्ष्म (सेवा) उद्यम Of (Item code 750) Which: Micro (Service) Enterprises						
752	जिसमें (कूट संख्या 750) से: लघु (सेवा) उद्यम Of (Item code 750) Which: Small (Service) Enterprises						
753	जिसमें (कूट संख्या 750) से: मझोले (सेवा) उद्यम Of (Item code 750) Which: Medium (Service) Enterprises						

कूट संख्या Item Code	व्यवसाय / कार्यकलाप Activity / Occupation	रु.25,000 और उससे कम ऋण सीमावाले खातों के लिए For accounts with credit limit of Rs. 25 thousand and less			रु.25,000 और अधिक रु.2 लाख तक ऋण सीमावाले खातों के लिए For accounts with credit limit of over Rs. 25 thousand and upto Rs. 2 Lakh		
		खातों की संख्या No. of Accounts	ऋण सीमा (हजारों में) Credit Limit (Rs. thousand)	बकाया राशि (हजारों में) Amount Outstanding (Rs. thousand)	खातों की संख्या No. of Accounts	ऋण सीमा (हजारों में) Credit Limit (Rs. thousand)	बकाया राशि (हजारों में) Amount Outstanding (Rs. thousand)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
800	वित्तीय मध्यस्थता / Financial Intermediation						
810	जिसमें (कूट संख्या 800) से: सूक्ष्म वित्तीय संस्था / SHGs Of (Item 800) which: Micro Finance Institutions/ SHGs						
820	जिसमें (कूट संख्या 800) से: लघु और सूक्ष्म उद्यमों को दिये गये अप्रत्यक्ष वित्त Of (Item 800) which: Indirect Finance to Small & Micro Enterprises						
830	जिसमें (कूट संख्या 800) से: आवास क्षेत्र को दिये गये अप्रत्यक्ष वित्त Of (Item 800) which: Indirect Finance to Housing Sector						
व्यक्तिगत तथा उपभोग ऋण : स्टाफ Personal loans and consumption loans: Staff							
861	स्टाफ आवास ऋण : व्यक्ति, समिती द्वारा Staff housing loans : Individual, Through Society						
862	स्टाफ वाहन ऋण : दुपहिया वाहन सहित मोटर वाहनोंकी खरीद (स्टाफ को दिए गए) Staff Vehicle Loans: Purchase of motor vehicles including two-wheelers (given to staff)						
863	टिकाऊ उपभोक्ता वस्तुओंकी खरीद (स्टाफ को दिये गये) Purchase of consumer durables (given to staff)						
864	स्टाफ शिक्षा ऋण (स्टाफ को दिए गए-स्वयं/बच्चे) Staff Education Loans (given to staff-self / wards)						
868	स्टाफ क्रेडिट कार्ड (स्टाफ को दिए गए) / Staff Credit Cards (given to staff)						
869	अन्य स्टाफ ऋण (स्टाफ को दिए गए) / Other staff loans (given to staff)						
व्यक्तिगत तथा उपभोग ऋण : स्टाफ सदस्योंको छोड़कर Personal loans and consumption loans: Other than Staff							
871	आवास ऋण (स्टाफ सदस्योंको छोड़कर) / Housing loans (other than staff)						
872	दुपहिया वाहनसहित मोटर वाहनोंकी खरीद (स्टाफ सदस्योंको छोड़कर) Purchase of motor vehicles including two-wheelers (other than staff)						
873	टिकाऊ उपभोक्ता वस्तुओंकी खरीद (स्टाफ सदस्योंको छोड़कर) Purchase of consumer durables (other than staff)						
874	शिक्षा ऋण (स्टाफ सदस्यों को छोड़कर) / Education Loans (other than staff)						
875	निवेश ऋण / Investment Loans						
877	सामान्य क्रेडिट कार्ड / General Credit Cards						
878	व्यक्तिगत क्रेडिट कार्ड / Personal Credit Cards						
879	अन्य व्यक्तिगत ऋण (स्टाफ सदस्योंको छोड़कर) / Other personal loans (other than staff)						
890	अन्य सभी-अवर्गीकृत ऋण सहित / All others including unclassified loans						
900	मू.सां.वि. 1-ख का जोड़ / Total of BSR-1B						
मू.सां.वि.-1-ख के अंतर्गत ऋण खातों की अस्तियों का वर्गीकरण Asset Classification of Borrowal Accounts under BSR -1B							
901	मानक परिसंपत्तियां / Standard Assets						
902	अवमानक परिसंपत्तियां / Sub-standard Assets						
903	संदिग्ध परिसंपत्तियां / Doubtful Assets						
904	घाटे की परिसंपत्तियां / Loss Assets						
910	जोड़ / Total (901+902+903+904) #						
# कूट संख्या 910 और 900 के आंकड़े एक समान होने चाहिए / Total against code 910 and 900 should tally							
मू.सां.वि.-1ख के अंतर्गत ऋण खातों का लिंगात्मक वर्गीकरण Gender Classification of Borrowal Accounts under BSR -1B							
911	पुरुषों के खाते (व्यक्तिगत) / Male Accounts (in respect of Individuals)						
912	महिलाओं के खाते (व्यक्तिगत) / Female Accounts (in respect of Individuals)						
913	अन्य खाते / Other Accounts						
920	जोड़ / Total (911+912+913) &						
कूट संख्या 920 और 900 के आंकड़े एक समान होने चाहिए / & Total against code 920 and 900 should tally							
मू.सां.वि.-1ख के अंतर्गत ऋण खातों की जमानती/बेजमानती स्थिति Secured/Un-secured position of Borrowal Accounts under BSR -1B							
921	जमानती ऋण / Secured Loans						
922	बेजमानती / Un-Secured Loans						
930	जोड़ /Total (921+922) &						
कूट संख्या 930 और 900 के आंकड़े एक समान होने चाहिए / & Total against code 930 and 900 should tally							

कूट संख्या Item Code	व्यवसाय / कार्यकलाप Activity / Occupation	रु.25,000 और उससे कम ऋण सीमावाले खातों के लिए For accounts with credit limit of Rs. 25 thousand and less			रु.25,000 और अधिक रु.2 लाख तक ऋण सीमावाले खातों के लिए For accounts with credit limit of over Rs. 25 thousand and upto Rs. 2 Lakh		
		खातों की संख्या No. of Accounts	ऋण सीमा (हजारों में) Credit Limit (Rs. thousand)	बकाया राशि (हजारों में) Amount Outstanding (Rs. thousand)	खातों की संख्या No. of Accounts	ऋण सीमा (हजारों में) Credit Limit (Rs. thousand)	बकाया राशि (हजारों में) Amount Outstanding (Rs. thousand)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
मू.सां.वि.-1ख के अंतर्गत ऋण खातों का ब्याज दर का वर्गीकरण Interest Rate Classification of Borrowal Accounts under BSR -1B							
931	5% से कम / Below 5%						
932	5% और उससे अधिक किंतु 7% से कम / 5% and above but less than 7%						
933	7% और उससे अधिक किंतु 9% से कम / 7% and above but less than 9%						
934	9% और उससे अधिक किंतु 11% से कम / 9% and above but less than 11%						
935	11% और उससे अधिक किंतु 13% से कम / 11% and above but less than 13%						
936	13% और उससे अधिक किंतु 15% से कम / 13% and above but less than 15%						
937	15% और उससे अधिक किंतु 17% से कम / 15% and above but less than 17%						
938	17% और उससे अधिक किंतु 19% से कम / 17% and above but less than 19%						
939	19% और उससे अधिक / 19% and above						
940	जोड़ / Total (931+.... +939) &						
कूट संख्या 940 और 900 के आंकड़े एक समान होने चाहिए / & Total against code 940 and 900 should tally							
मू.सां.वि.-1ख के अंतर्गत ऋण खातों का ब्याज के प्रकार का फ्लैग Type of Interest Flag of Borrowal Accounts under BSR -1B							
941	स्थिर ब्याज दर के ऋण / Fixed rate of Interest Loans						
942	अस्थिर ब्याज दर के ऋण / Floating rate of Interest Loans						
950	जोड़ / Total (941+942) &						
कूट संख्या 950 और 900 के आंकड़े एक समान होने चाहिए / & Total against code 950 and 900 should tally							

मू.सां.वि.- 1 सारांश में / SUMMARY OF BSR - 1				
कूट संख्या Item Code	मू.सां.वि.- 1 सारांश में Summary Items	खातों की संख्या No. of Accounts	ऋण सीमा (हजारों में) Credit Limit (Rs. thousand)	बकाया राशि (हजारों में) Amount Outstanding (Rs. thousand)
1	2	3	4	5
991	कुल मू. सा. वि-क / Total of BSR - 1A			
992	कुल मू. सा. वि-ख / Total of BSR - 1B			
990	समग्र जोड़ (991+992) / Grand Total (991+992)			
999	कुल ऋण राशि धारा 42(2)** के अनुसार Total credit as per Section 42(2)**	X	X	

** : भारत में बैंकों की अग्रिम राशियां, आंतर बैंक राशियों को छोड़कर, धारा 42(2) के अंतर्गत सर्वेक्षण वर्ष के 31 मार्च के फार्म 'क' विशेष विवरणी में रिपोर्ट की है।

Bank credit in India excluding inter-bank advances as reported under Form A special return, Section 42 (2), as on 31st March of the survey year

भारिबैं के उपयोग के लिए / For the use of RBI

द्वारा कूट बद्ध / Coded by

प्रबंधक के हस्ताक्षर / Signature of Branch Manager:

द्वारा छान-बीन की गई / Scrutinised by

दिनांक / Date :

(प्रपत्र मार्च 2008 सर्वेक्षण से जारी / Format effective from March 2008 survey)

मूलभूत सांख्यिकीय विवरणी 2
BASIC STATISTICAL RETURN 2 (BSR-2)

अनुसूचित वाणिज्य बैंकों के पास जमा राशियां
DEPOSITS WITH SCHEDULED COMMERCIAL BANKS

(31 मार्च 200 को)

(As on 31st March, 200)

कृपया पुस्तिका और इस विवरणी के अंत में दी गयी 'जाँच सूची' में
दिये अनुदेशों को ध्यानपूर्वक पढ़ें।

Please read the instructions in the Handbook and 'Check List'
provided at the end of this return carefully.

बैंक का नाम / Name of the bank.....

शाखा का नाम और पता / Name & Address of the branch.....

एक समान शाखा कूट / Uniform Branch Code	
भाग / Part I	भाग / Part II

रोजगार विवरण / EMPLOYMENT DETAILS

कर्मचारी की श्रेणी Category of Staff	कूट संख्या Code No.	अधिकारी Officers	लिपिक Clerical	कर्मचारी Subordinate	कुल Total
	1	2	3	4	5
कुल / Total	100				
जिनमें महिलायें of which Female	101				

भाग I : प्रकार के अनुसार जमा राशियों का वर्गीकरण
(सभी प्रकार की अनिवासी रुपया और विदेशी मुद्रा जमा राशियों सहित)

PART I: CLASSIFICATION OF DEPOSITS ACCORDING TO TYPE

(INCLUDING ALL TYPES OF NON-RESIDENT RUPEE AND FOREIGN CURRENCY DEPOSITS)

(खातों की वास्तविक संख्या और राशि हजारों में)

(No. of Accounts in actual and Amount in thousands of rupees)

मद Item	जमा खाते का प्रकार Type of Deposit Account	कूट सं. Code No.	व्यक्तिगत INDIVIDUALS		अन्य / OTHERS (बैंकों की जमा राशियों को छोड़कर) (Excluding Deposits from Banks)		जोड़ / TOTAL बैंकों की जमा राशियों को छोड़कर (Excluding Deposits from Banks)	
			खातों की संख्या No. of Accounts	बकाया राशि Amount Outstanding	खातों की संख्या No. of Accounts	बकाया राशि Amount Outstanding	खातों की संख्या No. of Accounts	बकाया राशि Amount Outstanding
			1	2	3	4	5	6
1	चालू / Current जिनमें से महिलाओं के खाते of which Female accounts	201						
		301			x	x		
2	बचत / Savings जिनमें से महिलाओं के खाते of which Female accounts	202						
		302			x	x		
3	मीयादी / Term जिनमें से महिलाओं के खाते of which Female accounts	203						
		303			x	x		
4	जोड़ / Total जिनमें से महिलाओं के खाते of which Female accounts	200						
		300			x	x		

कृपया निम्नलिखित जानकारी प्रस्तुत करें / Please furnish the following information :

आंतर-बैंक जमा राशियां / Total Inter-Bank Deposits	800	x	x	x	x		
समग्र जोड़ / Grand Total (कूट संख्या 200 और 800 की जोड़ राशि) (Sum of code 200 and 800)	900	x	x	x	x		
कुल जमा राशियां (धारा 42(2) के अनुसार) Aggregate deposits*{As per Section 42(2)}	999	x	x	x	x	x	

भारतीय रिज़र्व बैंक के प्रयोग के लिए / For the use of Reserve Bank of India
द्वारा कूट बंध / Coded by

द्वारा छान-बीन की गई / Scrutinised by.....

प्रबंधक के हस्ताक्षर

Signature of the Manager.....

दिनांक / Date.....

* भारत में कुल जमा राशियां (बैंकों को छोड़कर) धारा 42(2) के अंतर्गत सर्वेक्षण वर्ष के 31 मार्च को फार्म 'क' विशेष विवरणी में रिपोर्ट की हैं।

Aggregate deposits (other than from banks) in India as reported under Form 'A' special return, Section 42(2), as on 31st March of the survey year.

(प्रपत्र मार्च 2002 सर्वेक्षण से जारी / Format effective from March 2008 survey)

भाग II : मूल परिपक्वता के अनुसार मीयादी जमाराशियों का वर्गीकरण
(अनिवासी रुपया और विदेशी मुद्रा के सभी प्रकार की जमाराशियों सहित)
(बैंकों की जमाराशियों को छोड़कर)

PART II: CLASSIFICATION OF TERM DEPOSITS ACCORDING TO ORIGINAL MATURITY
(INCLUDING ALL TYPES OF NON-RESIDENT RUPEE AND FOREIGN CURRENCY DEPOSITS)
(Excluding Deposits from Banks)

एक समान शाखा कूट / Uniform Branch Code	
भाग / Part I	भाग / Part II

(खातों की वास्तविक संख्या और राशि हजारों में)
(No. of Accounts in actual and Amount in thousands of rupees)

मद Item	परिपक्वता की अवधि Period of Maturity (संविदागत / मूल) (Contractual / original)	कूट सं. Code No.	व्यक्तिगत INDIVIDUALS		अन्य OTHERS (बैंकों की जमाराशियों को छोड़कर) (Excluding Deposits from Banks)		जोड़ TOTAL (बैंकों की जमाराशियों को छोड़कर) (Excluding Deposits from Banks)	
			खातों की संख्या No. of Accounts	बकाया राशि Amount Outstanding	खातों की संख्या No. of Accounts	बकाया राशि Amount Outstanding	खातों की संख्या No. of Accounts	बकाया राशि Amount Outstanding
			1	2	3	4	5	6
1	7 दिनों से 14 दिनों तक 7 days to 14 days	401						
2	15 दिनों से 29 दिनों तक 15 days to 29 days	402						
3	30 दिनों से 45 दिनों तक 30 days to 45 days	403						
4	46 दिनों से 90 दिनों तक 46 days to 90 days	404						
5	91 दिनों तथा उससे अधिक किन्तु 6 महीनों से कम 91 days & above but less than 6 months	405						
6	6 महीने और उससे अधिक किन्तु 1 वर्ष से कम 6 months & above but less than 1 year	406						
7	1 वर्ष और उससे अधिक किन्तु 2 वर्षों से कम 1 year & above but less than 2 years	407						
8	2 वर्ष और उससे अधिक किन्तु 3 वर्षों से कम 2 years & above but less than 3 years	408						
9	3 वर्ष और उससे अधिक किन्तु 5 वर्षों से कम 3 years & above but less than 5 years	409						
10	5 वर्ष और उससे अधिक 5 years & above	410						
11	जोड़ TOTAL	400						

भाग III : ब्याज दरों की सीमा के अनुसार मीयादी जमाराशियों का वर्गीकरण
(अनिवासी रुपया और विदेशी मुद्रा के सभी प्रकार की जमाराशियों सहित)
(बैंकों की जमाराशियों को छोड़कर)

PART III: CLASSIFICATION OF TERM DEPOSITS ACCORDING TO INTEREST RATE RANGE
(INCLUDING ALL TYPES OF NON-RESIDENT RUPEE AND FOREIGN CURRENCY DEPOSITS)
(Excluding Deposits from Banks)

एक समान शाखा कूट / Uniform Branch Code	
भाग / Part I	भाग / Part II

(खातों की वास्तविक संख्या और राशि हजारों में)
(No. of Accounts in actual and Amount in thousands of rupees)

मद Item	ब्याज दर की सीमा Interest Rate Range	कूट सं. Code No.	व्यक्तिगत INDIVIDUALS		अन्य OTHERS (बैंकों की जमाराशियों को छोड़कर) (Excluding Deposits from Banks)		जोड़ TOTAL (बैंकों की जमाराशियों को छोड़कर) (Excluding Deposits from Banks)	
			खातों की संख्या No. of Accounts	बकाया राशि Amount Outstanding	खातों की संख्या No. of Accounts	बकाया राशि Amount Outstanding	खातों की संख्या No. of Accounts	बकाया राशि Amount Outstanding
			1	2	3	4	5	6
1	5% से कम Less than 5%	501						
2	5% और उससे अधिक किन्तु 6% से कम 5% and above but less than 6%	502						
3	6% और उससे अधिक किन्तु 7% से कम 6% and above but less than 7%	503						
4	7% और उससे अधिक किन्तु 8% से कम 7% and above but less than 8%	504						
5	8% और उससे अधिक किन्तु 9% से कम 8% and above but less than 9%	505						
6	9% और उससे अधिक किन्तु 10% से कम 9% and above but less than 10%	506						
7	10% और उससे अधिक किन्तु 11% से कम 10% and above but less than 11%	507						
8	11% और उससे अधिक किन्तु 12% से कम 11% and above but less than 12%	508						
9	12% और उससे अधिक किन्तु 13% से कम 12% and above but less than 13%	509						
10	13% और उससे अधिक किन्तु 15% से कम 13% and above but less than 15%	510						
11	15% और उससे अधिक 15% and above	511						
12	जोड़ TOTAL	500						

भाग IV : मीयादी जमाराशियों का आकार के अनुसार वर्गीकरण
(अनिवासी रुपया और विदेशी मुद्रा के सभी प्रकार की जमाराशियों सहित)
(बैंकों की जमाराशियों को छोड़कर)

PART IV: CLASSIFICATION OF TERM DEPOSITS ACCORDING TO SIZE OF DEPOSITS
(INCLUDING ALL TYPES OF NON-RESIDENT RUPEE AND FOREIGN CURRENCY DEPOSITS)
(Excluding Deposits from Banks)

एक समान शाखा कूट / Uniform Branch Code	
भाग / Part I	भाग / Part II

(खातों की वास्तविक संख्या और राशि हजारों में)
(No. of Accounts in actual and Amount in thousands of rupees)

मद Item	जमाराशियों का आकार Size of Deposits	कूट सं. Code No.	व्यक्तिगत INDIVIDUALS		अन्य OTHERS (बैंकों की जमाराशियों को छोड़कर) (Excluding Deposits from Banks)		जोड़ TOTAL (बैंकों की जमाराशियों को छोड़कर) (Excluding Deposits from Banks)	
			खातों की संख्या No. of Accounts	बकाया राशि Amount Outstanding	खातों की संख्या No. of Accounts	बकाया राशि Amount Outstanding	खातों की संख्या No. of Accounts	बकाया राशि Amount Outstanding
			1	2	3	4	5	6
1	रु. 25,000 से कम Less than Rs. 25,000	601						
2	रु. 25,000 और अधिक परंतु 1 लाख से कम Rs. 25,000 & above but less than Rs.1 lakh	602						
3	रु. 1 लाख और अधिक परंतु 15 लाख से कम Rs.1 lakh & above but less than Rs.15 lakh	603						
4	रु. 15 लाख और अधिक परंतु 1 करोड़ से कम Rs.15 lakh & above but less than Rs.1 crore	604						
5	रु. 1 करोड़ और अधिक Rs.1 crore & above	605						
6	जोड़ TOTAL	600						

[कम्प्यूटरीकृत शाखाओं के लिए]
[To be filled by computerised branches]

भाग V : मीयादी जमाराशियों का उर्वरित परिपक्वता के अनुसार वर्गीकरण
(अनिवासी रुपया और विदेशी मुद्रा के सभी प्रकार की जमाराशियों सहित)
(बैंकों की जमाराशियों को छोड़कर)

PART V: CLASSIFICATION OF TERM DEPOSITS ACCORDING TO RESIDUAL MATURITY
(INCLUDING ALL TYPES OF NON-RESIDENT RUPEE AND FOREIGN CURRENCY DEPOSITS)
(Excluding Deposits from Banks)

एक समान शाखा कूट / Uniform Branch Code	
भाग / Part I	भाग / Part II

(खातों की वास्तविक संख्या और राशि हजारों में)
(No. of Accounts in actual and Amount in thousands of rupees)

मद Item	परिपक्वता की अवधि Period of Maturity (उर्वरित) (Residual)	कूट सं. Code No.	व्यक्तिगत INDIVIDUALS		अन्य OTHERS (बैंकों की जमाराशियों को छोड़कर) (Excluding Deposits from Banks)		जोड़ TOTAL (बैंकों की जमाराशियों को छोड़कर) (Excluding Deposits from Banks)	
			खातों की संख्या No. of Accounts	बकाया राशि Amount Outstanding	खातों की संख्या No. of Accounts	बकाया राशि Amount Outstanding	खातों की संख्या No. of Accounts	बकाया राशि Amount Outstanding
			1	2	3	4	5	6
1	1 दिन से 14 दिनों तक 1 day to 14 days	701						
2	15 दिनों से 28 दिनों तक 15 days to 28 days	702						
3	29 दिनों से 90 दिनों तक 29 days to 90 days	703						
4	91 दिनों तथा उससे अधिक किन्तु 6 महीनों से कम 91 days & above but less than 6 months	704						
5	6 महीने और उससे अधिक किन्तु 1 वर्ष से कम 6 months & above but less than 1 year	705						
6	1 वर्ष और उससे अधिक किन्तु 3 वर्षों से कम 1 year & above but less than 3 years	706						
7	3 वर्ष और उससे अधिक किन्तु 5 वर्षों से कम 3 years & above but less than 5 years	707						
8	5 वर्ष और उससे अधिक 5 years & above	708						
9	जोड़ TOTAL	700						

जाँच सूची / CHECK LIST

कृपया यह सुनिश्चित कर लें कि विवरणी भाग-I, भाग-II, भाग-III, भाग-IV और भाग V में दी गयी जानकारी पूरी है और निम्नलिखित विवरण उचित स्थानों पर दिया गया है।
अनुसूचित वाणिज्य बैंकोंकी कम्प्यूटरीकृत शाखाओंने इस विवरणी भाग V की जानकारी देनी चाहिए।

Please ensure that the information in Part-I, Part-II, Part-III, Part-IV and Part-V of the return is complete and following particulars are reported at appropriate places. The Part-V of the return should be filled-in by the Computerised branches of Scheduled Commercial Banks.

1. बैंक का नाम और शाखा का नाम तथा पता।
Name of the bank and Name & address of the Branch.
2. भारतीय रिज़र्व बैंक द्वारा शाखा को आबंटित किया गया एक समान शाखा कूट (भाग-I एवं भाग-II)।
The Uniform Branch Code (Part-I and Part-II) allotted to the Branch by Reserve Bank of India.
3. वर्ष, जिससे विवरणी संबंधित है।
The year to which the return relates.
4. सभी प्रकार की अनिवासी और विदेशी मुद्रा जमाराशियां विवरणी में शामिल की जाये।
All types of Non-Resident and Foreign Currency deposits are to be included in the return.
5. कुल आंतर बैंक जमाराशियाँ विवरणी के भाग-I में केवल कूट संख्या 800 में दर्ज की जाये।
Total Inter-bank deposits are to be reported only in Item 800 of Part-I of the return.
6. विवरणी के भाग-II से भाग-IV में आंतर-बैंक जमाराशियां शामिल नहीं होनी चाहिए।
Inter-bank deposits are to be excluded in Part-II to Part-IV of the return.
7. भारत में कुल जमाराशियां (बैंकों के जमाराशियों को छोड़कर) जो धारा 42(2) के अंतर्गत फार्म क विशेष विवरणी में संदर्भ वर्ष के 31 मार्च को कूट संख्या 999 के अंतर्गत रिपोर्ट की जायें।
Aggregate deposits (other than from banks) in India as reported under Form A special return, Section 42(2), as on 31st of March of the reference year should be reported in Item 999.
8. महिला कर्मचारियों की संख्या, कूट संख्या 101 में रिपोर्ट की जाये और उनके खाते कूट संख्या 201, 202 और 203 में रिपोर्ट किये जाये।
The female staff should be reported in Item 101. The accounts of women should be reported in Items 201, 202 and 203.
9. रोजगार विवरण-स्टाफ की वास्तविक स्थिति (स्थायी और अस्थायी स्टाफ सहित) उपलब्ध किये गये खंड में दर्ज की जाये। अंशकालिक और अनियमित कामगार इसमें शामिल नहीं हैं।
Employment details - The actual staff position (permanent and temporary staff together) is to be reported in the block provided. Part-time and casual workers are excluded.
10. भाग-II के कूट संख्या 400 के सामने दर्शाये गये खातों की कुल संख्या व बकाया कुल राशि भाग-I के कूट संख्या 203 में दिये गये जोड़ से मेल खानी चाहिए।
The total number of accounts and the total amount outstanding reported against Item Code 400 in Part II under different columns should agree with the total of those reported in columns against Code 203 in Part I.
11. भाग-III के कूट संख्या 500 के सामने दर्शाये गये खातों की कुल संख्या व बकाया कुल राशि भाग-I के कूट संख्या 203 में दिये गये जोड़ से मेल खानी चाहिए।
The total number of accounts and the total amount outstanding reported against Item Code 500 in Part III under different columns should agree with the total of those reported in columns against Code 203 in Part I.
12. भाग-IV के कूट संख्या 600 के सामने दर्शाये गये खातों की कुल संख्या व बकाया कुल राशि भाग-I के कूट संख्या 203 में दिये गये जोड़ से मेल खानी चाहिए।
The total number of accounts and the total amount outstanding reported against Item Code 600 in Part IV under different columns should agree with the total of those reported in columns against Code 203 in Part I.
13. भाग IV में, मीयादी जमाराशियों का वर्गीकरण मूल जमाराशियों के अनुसार होना चाहिये लेकिन बकाया राशि स्तंभ 3, 5 और 7 में रिपोर्ट की जाये।
In Part IV, the term deposits are to be classified as per original deposit amount, however, the amount outstanding should be reported in columns 3, 5 and 7.
14. भाग V के कूट संख्या 700 के सामने अलग अलग स्तंभों में दर्शाये गये खातों की कुल संख्या व बकाया राशि, भाग I में कूट संख्या 203 में दिये गये जोड़ से मेल खानी चाहिए।
The total number of accounts and the total amount outstanding reported against Item Code 700 in Part V under different columns should agree with the total of those reported in columns against Code 203 in Part I.