

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:

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|-----------------------------|------------------------------------------|
| (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-SHG and other-SHG.
- (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.