

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).