

HANDBOOK OF INSTRUCTIONS

BASIC STATISTICAL RETURN (BSR)-1 SURVEY ON CREDIT BY SCBs



EDITION 8

May 2022

FOREWORD

The Basic Statistical Returns (BSR) System introduced in December 1972 has been in force for nearly five decades. The improvements in the system are effected from time to time. To provide guidance for data compilation of BSR 1 and 2 surveys, 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, March 2002 and February 2008. Looking to the emerging need of credit data in policy making, account level information on all the loan accounts, irrespective of credit limit, was started getting captured under this survey from 2013. Frequency of this survey was also increased to quarterly since December 2014. Further, as a part of our continuous efforts in bringing down the lag of publication, results of BSR-1 and BSR-2 surveys were started publishing in two separate publications from March 2019 onwards which were earlier published under a common publication.

2. The present edition, eighth in the line, has the following salient features -

- a. As account level information is being collected from banks for all loan accounts, irrespective of credit limit, BSR-1B has been discontinued.
- b. The survey is being conducted on quarterly Basis since December 2014 for all SCBs (except RRBs) with last day of the quarter as reference date, whereas annual BSR-1 survey is being conducted for all SCBs (including RRBs) seeking position as on March 31st.
- c. A new organization 'Transgender; has been introduces under Household Sector.
- d. For speedy compilation of BSR data, the data collection has been made online through RBI's Electronic Data Submission Portal (EDSP) since September 2019.

3. The revised Handbook contains detailed instructions for BSR-1 data compilation including prescribed data format, definitions of data items sought in this survey and detailed validation checks for consistency of data. Further, various codes being used in this survey are updated as and when required and made available to the banks on RBI's EDSP (<https://dbie.rbi.org.in/EDSP>) at the beginning of every round of BSR-1.

4. The BSR survey results are important from the viewpoint of policy formulation and research. As such, timely submission of these data is necessary to release the results of the survey 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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CONTENTS

Page no.

I.	Introduction.....	1
II.	Guidelines/Instructions for banks.....	4
	II.1 General Instructions	4
	II.2 Items Included in BSR-1.....	5
	II.3 Data Quality Layers for BSR-1	19
III.	List of changes.....	25
	Annexes-	
	Annex (Flat file structure/Input Record Design for BSR -1)	

I. Introduction

The BSR-1 survey relates to bank credit. Account level credit data of all Scheduled Commercial Banks (SCBs) is compiled under this survey. SCBs are required to submit this data for each of their branch/ office to the Reserve Bank of India.

2. The survey is conducted with quarterly and annual frequencies. All SCBs (excluding Regional Rural Banks (RRBs)) report data pertaining to outstanding credit on quarterly basis with reference dates 30th June, 30th September, 31st December and 31st March, whereas annual round of this survey covers RRBs along with SCBs and they report position as on 31st March.
3. All SCBs are required to submit the BSR-1 data within 15 days from the reference date, however, for RRBs the timeline for data submission is one month from the reference date. In case, banks find significant revision in outstanding credit after submission of BSR-1 data due to certain reasons *viz.* audit, MOCs etc. the revised data may be submitted within 45 days of the reference date.
4. The scope of bank credit to be reported in this survey is same as the definition given in the RBI's press release dated March 30, 2017 on the subject "Technical Guidance Note on XBRL Returns – Harmonization of Banking Statistics". The bank credit to be reported in this survey is synonymous with 'Gross loans and advances' and includes all types of credit facilities such as
 - i. cash credit, overdrafts, demand loans, term loans,
 - ii. bills discounted/ purchased and factored receivables.

Bank credit reported in BSR-1 includes

- i. money lent by the bank to its borrowers/ customers, interest accrued and due on such monies lent,
- ii. loan exposures acquired in terms of the Master Directions on Transfer of Loan Exposures issued/ modified from time to time,
- iii. debit balances in deposits accounts,
- iv. amount of participation on risk sharing basis under inter-bank participation certificate (IBPC),

Note: For inter-bank participation with risk sharing;

 - a. Participating bank: should not report the participated amount in BSR-1,
 - b. Issuing bank: Branches should report the full credit limit and amount outstanding without adjusting for the participated amount.
- v. Amount outstanding in credit card operations,
- vi. Interest bearing advances to staff members,

- vii. Amount receivable under any special schemes announced by the Government of India (e.g., Agricultural Debt Waiver Scheme 2008),
- viii. Any other fund-based exposure deemed as loans and advances as per extant regulatory instructions.

It also includes recalled assets (other than fraud related receivables) and amount of refinances. For the purpose of bank credit, refinancing shall include the loans extended due to swapping /replacing of the outstanding debt with a new debt as per the terms and conditions of the original sanction.

Loan and advances which are not forming part of banks' balance sheets are excluded for compilation of bank credit for BSR-1:

- i. Amount in 'Interest suspense account' as per extant RBI guidelines,
- ii. Prudential write-offs and securitized loans,
- iii. Loans transferred in terms of the Master Directions on Transfer of Loan Exposures issued/ modified from time to time,
- iv. Bills rediscounted, which are not forming part of banks' balance sheets also do not form part of 'loans and advances'.

All loans, including those have become NPA, should be included in BSR-1 data. 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.

- 5. In BSR-1, the details of every account, viz., district and population group code of the place of utilization of credit, type of account, organization, occupation, category of the borrower, asset classification of the borrowal account, secured/un-secured loan status, foreign currency loan identifier, fixed/ floating rate of interest flag, rate of interest, credit limit, amount outstanding and the identification of the account, i.e., unique ID are to be recorded. Unique ID of the account is required only for the consistency check in data.

Note: In case no specific credit limit is sanctioned, the amount outstanding itself may be treated as the credit limit.

- 6. Proper codes should be used for reporting the details of each borrowal account in BSR-1. Complete lists of updated codes can be accessed by logging into RBI's Electronic Data Submission Portal (EDSP) (<https://dbie.rbi.org.in/EDSP>). The code lists should be studied exhaustively before allotting the appropriate code for each entry against each account.
- 7. For the convenience of reporting BSR-1 data by the branches/offices of banks, for all the individual accounts, 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 database itself.

8. It should be ensured that all figures are reported correctly. 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. Officials responsible for submitting the data should study these instructions carefully and check the data before its submission to the Department of Statistics and Information Management (DSIM) of the Reserve Bank.
9. The Department of Statistics and Information Management (DSIM) along with its Regional Offices monitor the receipt and scrutiny of BSR-1 survey. For effective and time bound completion of BSR-1 survey, SCBs have been distributed among the regional offices of DSIM.
10. Once the data is prepared by the banks it should get checked thoroughly for consistency and should be submitted in a prescribed text file format through Electronic Data Submission Portal (EDSP) of RBI. No other way of data submission is accepted. Banks are required to use login credentials provided by DSIM for accessing EDSP to upload the BSR-1 data.
11. Any further clarification may be obtained by sending an e-mail to bsr12@rbi.org.in .

II. Guidelines/Instructions for BSR-1 data compilation and submission

II.1 General instructions:

1. The reference dates for
 - a. Annual BSR-1 Survey (only for Regional Rural Banks (RRBs) is March 31st.
 - b. Quarterly BSR-1 survey (All SCBs, except RRBs) are 30th June, 30th September, 31st December and 31st March.
2. The consolidated BSR-1 data for all the branches/ offices should be extracted from bank's CBS/ central database system and submit in prescribed ASCII file format by uploading into the Electronic Data Submission Portal (EDSP) of RBI by the head/ controlling offices of the banks.
3. The latest information on allotted BSR codes for offices/ branches should be used for BSR-1 data compilation by banks, which can be accessed from <https://dbie.rbi.org.in/> under the link "Branch Locator".
4. Banks should ensure the availability of BSR codes (Part-I) for all their offices/ branches before compilation of BSR-1 data. The Central Information System for Banking Infrastructure (CISBI) (<https://cisbi.rbi.org.in>) may be used for obtaining BSR codes for newly opened branches and for changing the status of any branch (shifting/ closure/ merger/ conversion to satellite office or Extension counter, etc.).
5. The data is to be prepared in the prescribed format (using flat file structure) only as given in this Handbook.
6. For items where data is not applicable, 0 (zero) is required to be entered as no special characters are allowed in the data file.
7. Amount Outstanding and credit limit are required to be reported in Rupees thousand and number of accounts is required to be reported in actuals. In case of foreign currency loans, the amount outstanding should be converted into INR by employing the same reference rate which is used in the annual/ quarterly accounts for conversion of these loans.
8. **Where to send data:** The data files should be uploaded in the EDSP (<https://dbie.rbi.org.in/EDSP>) using login credentials provided by DSIM. Other communications can be done through e-mail at **bsr12@rbi.org.in** with a copy to concerned Regional Office of DSIM.

9. Quality Checks on data: Kindly ensure that

- i. There is a broad consistency in amount reported in BSR-1 and BSR-7 (both at bank level and at branch level). Also, the data should be compared with previous quarter/year data for consistency.
- ii. No invalid code is used in the data for any field.
- iii. There is no district and population group mismatch i.e. the population group mentioned in record should be available in that district.
- iv. Interest rate field is given properly. If some accounts are having zero interest rate (and are standard assets), kindly provide reasons also by emailing to bsr12@rbi.org.in with a copy to concerned Regional Office of DSIM.

Important Notes:

- a) If there is any correction in some accounts, bank may resubmit only those accounts data as per required file format of BSR-1 (including Header).
- b) In order to avoid re-occurrence of same errors in multiple rounds, the corrections should be done at the database level.

II.2 Items included in BSR-1

Layout for BSR-1 data - ASCII (TEXT) File structure

The required BSR-1 data should be extracted from the bank's CBS/ central database system and ASCII (TEXT) file should be prepared as per format given in Annex. The text file has two parts:

- A. Header
- B. Data (account level information)

A. Header

- i. The **first line** of Flat file pertaining to BSR 1 is Header and should be generated by the system at the concerned bank's end and contain the following, each separated by a delimiter ":",
 - a. The header String should start with '**BSR1**'.
 - b. The **quarter** for which data is being submitted (format ->**MMYYYY**):
 - c. The **Bank Working Code** (format -> string of length 3):
 - d. The **date of generation** of file (format ->**DDMMYYYY**):
 - e. Total **number of records** contained in the file:
 - f. Total **amount outstanding** for all the records in the file:
 - g. The Header String should be ended with delimiter ";"

An example string would be

BSR1:092014:001:01012014:123456:21221212;

Start of Quarter Bank Date No. of Total
header date Code when Acc. in Amt. in
file gen. File file

Note: Please do not insert header string manually in the text file; it must be system generated.
Also make sure that **quarter date** and **bank code** are given properly.

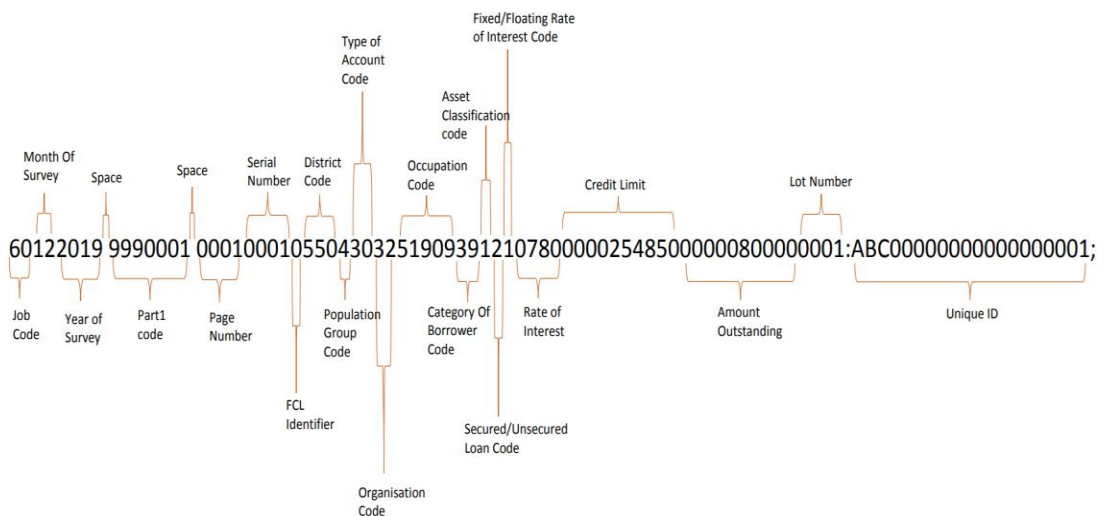
If the bank is submitting data in multiple files, each file should contain the header string with number of records and total amount outstanding as applicable to the respective files.

Note:

1. No. of records/accounts in the file is the count of rows of data (excluding the header).
2. The column position wise information to be filled is given below:

B. Data (account level information)

Record structure of BSR-1:



There are 20 columns in the file (data section, excluding the header).

Note: Banks may fill the relevant fields of Job Code, Page Number, Serial Number and Lot Number with any string of corresponding size given in Annex (e.g. no. of bytes for page number is 4 so it can be either left blank with four spaces or may be entered as any 4 alpha numeric characters such as 0000, XXXX etc.)

Column wise details of data parts are delineated as follows-

Column 1: Job Code

Column 2: Month and Year of Survey: This column contains the month and year to which the survey relates.

Column 3: Part 1 Code: The uniform branch code allotted by the DSIM of Reserve Bank of India to each branch/office must be indicated in this column. 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 to indicate Part I only in this column. Please note that no other code given to the branch should be reported here. Correctness of the part1code should be verified before submission of data.

Column 4: Page Number**Column 5: Serial Number**

Column 6: Data Item on Foreign currency loans (FCL): The information on foreign loan is to be reported in this column. The FCL Identifier provides a simple classification of accounts into two categories 'Rupee Loan' and 'Foreign Currency Loan'. There is no change in the coverage of credit.

Notes:

1. Foreign Currency Loan (FCL) covers all types of credit given in India in the currency other than Indian Rupee.
2. Credit limit and amount outstanding to be converted in Indian Rupee and reported in thousands as hitherto.

Utilization of Credit: The information on place of utilization of credit is being collected under two heads viz., district and population group.

Column 7: District: The district code indicates the district where actual credit has been or will be utilized by the borrower.

Column 8: Population Group: The code indicates the population group status of the place of utilization of credit. Information given regarding utilization of credit 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 substantial part of the credit extended, is utilized elsewhere. The codes for the district and population group in which the loan is utilized by the borrower should be entered. For example, if the Head Office of a company in Mumbai is granted an advance for utilization for its factory located in Pen (Raigad district in Maharashtra), the appropriate district code for Raigad i.e. 603 should be given 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. 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 utilized, 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 utilized, is to be recorded. In case it is difficult to identify those aspects, the information of the place where the branch is located may be provided. As far as possible, efforts would however be made to identify the district and population group where the credit is utilized.

Column 9: Type of Account: All accounts in the books of a branch/office must 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. 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 data. 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. 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 for each account and all accounts should be included in BSR-1 for each branch.

The Credit Cards have been classified into the following categories:

1. **Personal Credit Cards:** These cards are given to Individuals for 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.* Charge cards should be classified under this category. 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. In case of charge cards given to individuals for their personal use, the occupation code should be used as personal loans (95009 or 95019).

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

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

A loan which has a specified maturity and is payable in instalments or in bullet form. Term loans having maturity in excess of one year should only be reported under this head.

Term loans with maturity up to one year and some agricultural loans sanctioned for short-term purposes (e.g. cultivation of sugarcane) where the duration is more than one year are to be reported under demand 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 more than 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) must 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.

Column 10: Type of Organization: The appropriate code number relevant to the type of organization of the borrower should be recorded. 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 organization. Some further explanations are given below:

In view of the organizational structure of the activities existing in the country, the classification 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 organize 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, defense 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
 - (ii) Communication
 - (iii) Irrigation
 - (iv) Road & Water Transport
 - (v) Forests
 - (vi) Cinchona Plantation
 - (vii) Milk Supply
 - (viii) Printing Presses
 - (ix) Electricity
 - (x) Security Presses
 - (xi) Mints
 - (xii) Currency & Coinage
 - (xiii) Radio and Television Broadcasting
 - (xiv) Ordnance Factories
 - (xv) Civil Aviation
 - (xvi) Manufacturing
- (c) Government companies are defined under Section 2(45) of The Companies Act, 2013, as companies in which not less than 51 per cent of the paid-up capital is held by the Central Government, or State Government either jointly or separately and includes a company which is a subsidiary company of such a Government company.
- (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, Nationalized 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 nationalized 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 organization 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 organization 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 as occupation.
- (g) A corporation is a legal entity created for 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), 42 (Individuals - Female) or 43 (Individuals – Trans Gender) 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, 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 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.

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

Column 11: Activity/Occupation: Information given as activity or occupation would bring out the sector-wise flow of credit. The code number appropriate to the occupation or activity of the borrower for each account is to be entered. 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, personal loans should be classified based on the purpose for which loan is granted irrespective of the occupation of the borrower. For example, if loan is taken to purchase a refrigeration unit, 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 refrigerator is purchased in their individual capacity for personal use, the occupation code will be 'Personal Loan – Consumer Durables'.

In most of the cases, the occupation code can be determined based on 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 based on 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. However, if separate limits are not sanctioned, the major activity of the borrower should be the basis of classification. In such cases, admissible remarks should be sent over mail to bsr12@rbi.org.in and copy to the respective Regional Office of DSIM.

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 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/ organization providing inputs to or marketing the agricultural output of farmers, *etc.* (code 01182)

(c) Biotechnology, Agriculture Custom Service Units, Electricity Boards for Energization of pump sets, 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 (occupation code list in EDSP), 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 equipment/ machinery are classified in the same class as the units that produce/ sell the goods, if maintained by them.

Column 12: Category of Borrower Account: The category of borrower account should also be appropriately indicated against each individual account. 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 Government/ Reserve Bank of India from time to time. Banks should ensure correct classification of MSMEs into Manufacturing and Service categories.

Column 13: Asset Classification of Borrowal Account: Information on asset classification of each account, irrespective of the size of credit limit, is to be reported as per asset classification codes. Please ensure that correct asset classification code is reported against each borrowal account.

All accounts should be classified based on the prevailing guidelines on the asset classification. The changes in guidelines as prescribed from time to time by the Reserve Bank of India, may be considered while reporting under this column.

All loans, including those have become NPA, should be included in BSR-1 data. 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.

Column 14: Secured/ Un-Secured Flag for Borrowal Account: Secured/ Un-Secured flag for each account irrespective of the size of credit limit is to be given. For classification of secured/un-secured loans, Income Recognition and Asset Classification Prudential (IRACP) Norms issued by the RBI from time to time should be followed.

Column 15: Type of Interest Rates on Loans: Fixed/ Floating Interest rate flag for each account irrespective of the size of credit limit is to be given.

Column 16: Rate of Interest:

- (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 0000 against the concerned account and admissible remarks should be sent over mail to bsr12@rbi.org.in and copy to the respective Regional Office of DSIM.

- (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) In the case of sub-standard, doubtful and loss assets, the rate of interest last applied should be reported.
- (vii) In case of credit cards, the interest rate to be charged, as per contract/ agreement with the card holder, on the expiry of the due date for payment should be reported.
- (viii) In case of loans provided under the interest subvention/subsidy scheme of the Government, interest rate as per agreement/contract should be reported.

Column 17: Credit Limit:

- (i) The credit limit in force as on the reference date of the survey 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 survey.
- (ii) 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.
- (iii) Credit limit is the sanctioned credit limit and should be consistent with amount outstanding. The credit limit should not be left blank.
- (iv) 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 instalments. The company has repaid Rs.5 lakh (i.e. two half-yearly instalments of Rs. 2.5 lakh each). Hence, in this case, only the operative credit-limit i.e. Rs. 20 lakh should be shown and not Rs. 25 lakh.
- (v) 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 instalments. 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.
- (vi) Care must 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.

- (vii) 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).
- (viii) In the case of consortium lending, branches should report only the net credit allocated to them.

Column 18: Amount Outstanding:

- (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 details against each of such account, then 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 by emailing to bsr12@rbi.org.in with a copy to concerned Regional Office of DSIM.
- (iv) If there is no figure to report, then 10 successive zeros should be used to occupy the 10 bytes in text data file.
- (v) If the account is having credit balances, then it should also be indicated by 10 successive zeros in the text data file. The actual amount of credit balance should not be reported.

Please note that closed accounts should not be reported.

Column 19: Lot Number

Column 20: Unique ID for Each Record: Bank is required to append a unique ID at the end of each record for facilitating record-wise validation and updating of data. This unique ID will be used in data transmission and processing.

Characteristics of Unique ID:

Each record should be assigned a unique ID with following characteristics

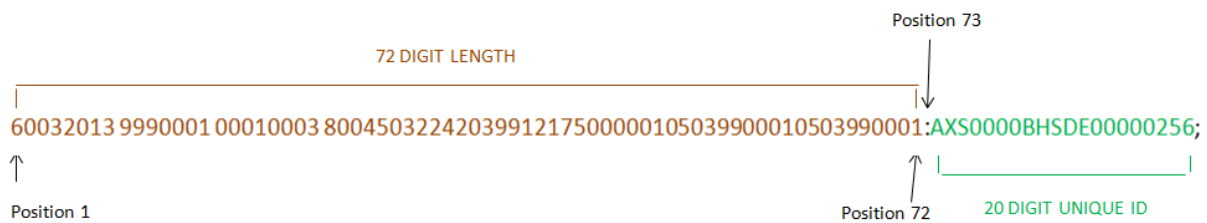
1. **Should be unique throughout the life span of an account.** It should not change even when the account is shifted to some other branch. Once the account is closed, it should not be used for another/new account.
2. May be alpha numeric in nature.
3. The maximum length of unique ID can be 20 digits.
4. The length of unique ID should be same for all records e.g. if a ten-digit ID is assigned then all records should have 10-digit ID (say 00000AX123 or AXN0000012 etc.).
5. Maintain a one-to-one mapping of this unique ID with account number at your end (this will help you in identifying the accounts having errors using the reports sent by RBI).

As per the above features, bank can decide the structure of the unique ID which should be provided with each record and this ID will be used to refer a record in error reports.

Position of unique ID in flat file:

Currently, the BSR-1 data is submitted as a text file with record length of 72 digits for each account. The unique ID will be given at the end of each record starting with colon (:) and end with semi colon (;). Note that (:) and (;) are not part of unique ID. These will be used to identify the starting and end of ID.

For example, if a 20 - digit ID is assigned then in the flat file the unique ID will be given in the following way:



For ease of data compilation a list of illustrative examples can be accessed from EDSP (<https://dbie.rbi.org.in/EDSP>).

II.3 Data Quality Layers for BSR-1

The quality of data is tested at FIVE layers. The following table gives the details of layers and parameters checked in each layer:

TABLE 1: Data Quality layers

Layer	Parameter	Related Reports
File Quality	<ol style="list-style-type: none">1. File and data should be in required format2. Header properly given3. Unique ID properly given	1.0
Bank Level Quality	<ol style="list-style-type: none">1. All branches are reported (as compared to BSR-7 and Last Quarter BSR-1)2. Difference with BSR-73. Growth over Last Quarter BSR-1	2.1-2.2 and 6.1
Branch Level Quality	<ol style="list-style-type: none">1. Difference with BSR-72. Growth over Last Quarter BSR-1	4.1-4.4
Account Level Quality	<ol style="list-style-type: none">1. Invalid codes2. Inconsistencies	5.1-5.2
Data Reliability	<ol style="list-style-type: none">1. Distribution with respect to various parameters should be proper	6.1-6.10

Apart from this, report '**3.0 Data Quality Summary**' contains summary information of tables 2.1-6.10 for ready reference. The details of reports are provided in Table 2. **These reports are generated once a file is accepted i.e. File Quality Layer must be satisfied.**

The data submitted by Bank is subjected to above five quality layers and quality is tested for all the parameter listed above (Table 1).

TABLE 2: Summary of BSR-1 Reports

Sr. No.	Table	Contents	Details
1	File Receipt	1.0 List of Files received with status	
2	Receipt Report	Providing the summary of receipt of data 2.1 Receipt wrt BSR-7 2.2 Receipt wrt Last Quarter BSR-1	This gives summary of data received for number of branches, their totals and comparison with BSR-7 and Last Qtr BSR-1. This will help in identifying whether data for all branches are sent or not.
3	Data Quality Summary	3.0 Data Quality Summary	This provides a snapshot of various bank, branch and account level quality characteristics for quick reference.
4	Branch Level Data Quality Reports	This Includes 4.1 Classification of Branch-wise difference with BSR-7 4.2 Classification of Branch-wise Growth over last Qtr BSR-1 4.3 Branch Quality (Part-1 code-wise) 4.4 Invalid Part-1 Codes	The branch level differences with BSR-7 and previous Qtr BSR1 are provided here both in summarized form and part-1 code-wise. These needs to be either confirmed or corrected.
5	Account Level Data Quality Report	This includes 5.1 Major Inconsistencies 5.2 Distinct Invalid Codes List	Account level errors are summarized here. These need to be corrected.
6	Summary Tables	Summary tables with respect to 6.1 Population Group 6.2 State 6.3 Occupation 6.4 Type of Account 6.5 Type of Organization 6.6 Category of Borrower 6.7 Interest rate and Type of Interest Rate	These tables will summarize the data as per different parameters. These tables required to be vetted by Bank for distribution of credit. These need to be either confirmed or if there is discrepancy, bank needs to resubmit data.

		6.8 Asset Classification and Secured/Unsecured 6.9 Credit-Limit Classes 6.10 High Value Accounts	
7	Annexure	7.0 This contains a truncated list of accounts having errors (top 200 records for each of the error (except invalid codes))	Account level information along with the error flags. These need to be corrected.

(The description of error flags can be accessed by logging into EDSP(<https://dbie.rbi.org.in/EDSP>))

After receiving the key tables (description of these is provided in Table 2) of BSR-1 data from Reserve Bank, the following FOURTEEN ACTIONS classified in FIVE groups are required to be taken at Bank's end:

A) Account Level Corrections

1. Correct Invalid Codes:

The invalid codes given for various fields of BSR-1 are mentioned in the Key Table 5.2. The location of records in data files given by bank is provided in Annex Table 7.0 (please see Table 2).

Number of accounts with occupation code 99999 is given in Table 6.3.

ACTION 1: Bank is required to correct invalid codes in all records. Put appropriate occupation code in accounts where code 99999 is used.

2. Interest Rate Errors:

For 'Type of Account<50', the number of accounts are given in Table 6.7 where

- a. 0% interest rate given (but asset class standard/substandard)
- b. 0%<Interest rate<4%
- c. >40% interest rate given
- d. Interest rate not reported

For 'Type of Account=50', i.e. Packing Credit, the number of accounts are given in Table 6.7 where

- e. 0% interest rate given (but asset class standard/substandard)
- f. >40% interest rate given
- g. Interest rate not reported

The locations of these errors are provided in Annex Table 7.0 (please see Table 2) with related flags.

Action 2: Bank needs to correct these interest rate figures. If they submit that the figures are correct, they need to provide reason for this.

3. Misclassification in food credit code and inter-bank advance codes

The list of branches reporting food credit and Inter-Bank Advances is provided at the end of Table 6.3.

Action 3: bank needs to check and correct if required.

4. Inconsistencies in data:

Table 5.1 provides the number of records with inconsistencies with respect to use of codes in Occupation, Type of Account, Type of Organization and Category of borrower.

The list of records is provided in Annex Table 7.0 (please see Table 2).

Action 4: Bank is required to make corrections with respect to Table 5.1.

B) Branch Level Corrections

5. Difference in Branch Totals with BSR-7:

- a. The number of branches where positive amount reported in both BSR-1 and BSR-7 are provided in Table 2.1 with flag 'F1' and distribution of difference in branch total is given in Table 4.1.
- b. The numbers of branches where zero amounts reported in BSR-1 but positive amount reported in BSR-7 is given in Table 2.1 with flag 'F3'.

The list of part-1 codes is given in Table 4.3.

Action 5: With respect to point (a) and (b) above, Bank need to correct/confirm the amount of branches where difference with BSR-7 is very large.

6. Growth of Branch Totals with Last Quarter BSR-1:

- a. The number of branches where positive amount reported in BSR-1 for both current as well as previous quarters are provided in Table 2.2 with flag 'G1' and distribution of growth in branch totals is given in Table 4.1.
- b. The numbers of branches where zero amounts reported in BSR-1 but positive amount reported in last quarter BSR-1 is given in Table 2.2 with flag 'G3'.

The list of part-1 codes is given in Table 4.3.

Action 6: With respect to point (a) and (b) above, Bank need to correct/confirm the amount of branches where growth/decline over last quarter BSR-1 is very large.

C) Bank Level Corrections

7. Branches reported in BSR-7 but not reported in BSR-1:

The number of such branches is given in Table 2.1 and list of part-1 codes are given in Table 4.3 with flag 'F7' and 'F8'.

Action 7: Bank needs to submit data of these branches.

8. Branches reported in BSR-1 last Quarter but not reported in BSR-1 current quarter:

The number of such branches is given in Table 2.2 and list of part-1 codes are given in Table 4.3 with flag 'G7' and 'G8'.

Action 8: Bank needs to submit data of these branches.

9. Bank level difference in total credit of BSR-1 current quarter with BSR-7 (similarly bank level Credit Growth with respect to last Quarter BSR-1):

The difference in credit between BSR-1 and BSR-7 as well as credit growth of BSR-1 with respect to last quarter are reported in Table 6.1.

Action 9: Bank needs to correct if there is substantial variation without any reason.

D) Data Reliability

10. Distribution of Credit with respect to various parameters:

Tables 6.1 to 6.9 provide distribution of credit w.r.t. various parameters in BSR-1 for both current and last quarter. The credit growth in each of the categories of parameter is also given.

Action 11: Banks needs to do complete vetting of the distribution given in Key tables and confirm the same. If distributions are not matching with their internal data, bank needs to make corrections and resubmit the data.

11. High Value Credit Accounts:

Tables 6.10 gives list of accounts with high credit limit.

Action 12: Banks needs to do complete vetting of these accounts and make corrections if required.

E) Others

12. Invalid Part-1 codes:

The list of such branches is given in Table 4.4.

Action 13: Bank need to correct the invalid part-1 codes and resubmit the data for these branches. If part-1 code is not obtained, bank needs to get these branches updated in Reserve Bank Master Office File urgently and resubmit the data of these branches with part-1 code provided by Reserve Bank.

13. Action 14: Provide information as per the attached document 'Information from Banks'.

Important Notes:

- If there is any correction in some accounts, Bank may resubmit only those accounts data as per required file format of BSR-1 (including Header).
- The corrections should be done at the base level data.

III. List of changes

Summary of major changes since previous edition of BSR 1 handbook are as follows:

- Discontinuation of BSR-1B - Since 2013, information on all loan accounts is being collected, irrespective of credit limit size, therefore, BSR-1B, which sought consolidated information on occupation-wise totals of accounts with individual credit limit of Rs. 2,00,000 and less, was discontinued.
- In order to improve data quality, collection of unique identification number for each loan account was started in September 2013. This information is used only for internal data scrutiny.
- Foreign Currency Loan (FCL) identifier (details given in this handbook under instructions (section II)) was introduced from September 2014 round of the survey, to differentiate loans between Indian and foreign currencies.
- With the implementation of Population Groups based on Census 2011 in the earlier Master Office File (MOF) system, reporting of population codes in BSR-1 has been updated based on Census 2011 populations since September 2016 round of the survey.
- As per master circular on customer service in banks (DBR No.Leg.BC. 21/09.07.006/2015-16 dated July 1, 2015) banks were advised to include 'third gender' in all forms/applications etc. Accordingly, a new code '43' for trans gender under Household Sector in 'type of organization' from March 2018 round of the survey was introduced.
- From September 2019 round of BSR-1, mode of data submission changed from e-mail/pen drive to web-based data submission through RBI's Electronic Data Submission Portal (EDSP) (<https://dbie.rbi.org.in/EDSP>).
- To update the banks about the information pertaining to latest District codes, Latest district list for the respective survey rounds is placed in EDSP portal.

Flat file structure/Input Record Design for BSR -1
(From September 2014 Survey onwards)

1. For a given Uniform Part – I Code, 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 for March)	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	FCL Identifier	AN	
10.	27 – 29	3	Place of Utilization of Credit - District Code (Column 3)	AN	
11.	30	1	Place of Utilization of Credit - Population Group Code (Column 4)	AN	
12.	31 – 32	2	Type of Account Code (Column 5)	AN	
13.	33 – 34	2	Organization 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	
20.	49 – 58	10	Credit Limit (Column 13)	N	Amounts in Rupees thousand
21.	59 – 68	10	Amount Outstanding (Column 14)	N	
22.	69 – 72	4	Lot Number	AN	
23.	Start with ‘:’ end with ‘;’	Maximum 20 digit	Unique ID	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 and serial numbers should 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.

Sample file BSR-1:

```
BSR1:122019:999:13012020:10:425165;
60122019 9990001 0001000105504303251909391210780000025485000000800000001:ABC00000000000000001;
60122019 9990001 0001000205504303251909391210850000027485000001000000001:ABC00000000000000002;
60122019 9990001 0001000305504423226903191210875000002954000000266650001:ABC00000000000000003;
60122019 9990001 0001000405504423226903191210915000007143800000700000001:ABC00000000000000004;
60122019 9990001 000100050550430322690319121085000002243800000210000001:ABC00000000000000005;
60122019 9990001 0001000605504303226903191210900000002037500000175000001:ABC00000000000000006;
60122019 9990001 0001000705504303226903191210925000002143800000200000001:ABC00000000000000007;
60122019 9990001 0001000805504413226903191210885000003143800000300000001:ABC00000000000000008;
60122019 9990001 0001000905703413234301191210885000002562500000250000001:ABC00000000000000009;
60122019 9990001 0001001005703413234301191210910000003562500000350000001:ABC00000000000000010;
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