

# HANDBOOK OF INSTRUCTIONS

## BASIC STATISTICAL RETURN (BSR)-2 SURVEY ON DEPOSITS WITH 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 filling in BSR 1 and 2 returns, the Reserve Bank brought out the first Handbook of Instructions in September 1972. Incorporating the revisions in the BSR system, the Handbook was revised in January 1978, January 1984, January 1990, March 1996, March 2002 and February 2008. Consequent upon the harmonisation of Survey on Deposits with Scheduled Commercial Banks (BSR-2) and Survey on Ownership of Deposits with Scheduled Commercial Banks (BSR-4) in March 2019, major changes have been made in the reporting format to capture the institutional sector wise ownership of deposits. The aggregated data collected through BSR-2 survey are regularly published from March 2019 onwards on RBI's Database on Indian Economy.

2. The major revision in BSR-2 format relates to institutional classification of survey on ownership of deposits synchronised with SNA-2008 and the scope of various type of deposits in conformity with the definitions given in the RBI's press release dated March 30, 2017 on the subject "Technical Guidance Note on XBRL Returns – Harmonization of Banking Statistics" instead of Form-A, Section-42(2) return. The data submission has been made online with data quality checking at the time of data uploading itself. A detailed list of changes in this Handbook with respect to the last Handbook (February 2008) is given in the Chapter III.

3. This Handbook contains detailed instructions for compilation of BSR-2 data along with the list of revised codes to be used for institutional classification of ownership of deposits and classification of term deposits. This revised scheme has come into effect from March 2019 round of the survey.

4. The results of this survey are important from the viewpoint of policy formulation and research. As such, timely submission of the return is absolutely 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 these instructions would strengthen the BSR system in full measure and help banks in compilation.

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## I. BASIC STATISTICAL RETURN (BSR)-2: SURVEY ON DEPOSITS WITH SCBs

### Introduction

1. This return relates to deposits. Branches/Offices of all Scheduled Commercial Banks (SCBs) in India are required to furnish information on the number of employees, number of deposit accounts and amount of outstanding deposits according to institutional ownership, type of deposits and classification of term deposits according to maturity, broad interest rate ranges and size of deposits as on 31st March every year.
2. All Administrative Offices, Regional and Zonal Offices and Branches must furnish this return. This survey compiles distributional information on employment and deposits based on the data reported. The following instruction provides guidance in data reporting in the format as delineated below (Please refer Annex-1).

### Employment details:

3. The staff position, permanent and temporary full-time staff on the rolls of the branch/office, should be reported against the item code '001' in the sequence Total officers, Female officers, Total Clerks, Female Clerks, Total subordinates and Female subordinates.

### Part - I: Classification of Deposits according to Institutional Ownership and Type of Deposits

4. This part of the return is intended mainly to obtain information from each branch/ office on the deposits classified according to institutional ownership and type. The additional information on number of accounts is also collected in this part of the return. The institutional classification used in this return is in line with the System of National Accounts (SNA), 2008. Further, the institutional classification of term deposits in part I is used for checking the data reported in Part II to V.

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

5. This part of the return is intended to obtain information on outstanding amount of term deposits as on the reference date, classified according to the *original period of maturity* for which deposits have been placed with the branch by depositors. This part of return excludes inter-bank deposits and all types of non-resident deposits.

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

6. This part of the return is intended to obtain information on the distribution of term deposits according to *broad interest rate ranges*. This part of return excludes inter-bank deposits and all types of non-resident deposits.

### Part - IV: Classification of Term Deposits according to Size

7. This part of the return is intended to obtain information on outstanding amount of term deposits as on the reference date of the return, classified according to the *size of deposits*. This part of return excludes inter-bank deposits and all types of non-resident deposits.

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

8. This part of the return is intended to obtain information on outstanding amount of term deposits as on the reference date of the return, classified according to the *residual period of maturity*. This part of return excludes inter-bank deposits and all types of non-resident deposits.
  
9. Administrative Offices including Head and Regional Offices, which do not transact banking business with the public, should report information on their staff position as well as on any special types of deposits, which they may hold.
  
10. Banks should ensure that all the offices have been included in the return and the data on deposits is in conformity with other returns viz. BSR-7, Section 42 (Form-A), Asset Liability Exposure (ALE) etc. Once the data quality is ensured the data should be uploaded in prescribed tab delimited text format on RBI's Electronic Data Submission Portal (EDSP).

## II. GUIDELINES/ INSTRUCTIONS FOR BSR-2 DATA COMPILATION

### I. General Instructions

1. The reference date for BSR-2 survey is March 31.
2. The consolidated BSR-2 data for all the branches/ offices should be extracted from bank's CBS/ central database system and submit in ASCII file format by uploading into the Electronic Data Submission Portal (EDSP) of RBI in a single file by the head/ controlling offices of the banks.
3. The latest information on allotted BSR codes for offices/ branches should be used for BSR-2 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/ part-II codes) for all their offices/ branches before compilation of BSR-2 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.).

### II. Layout for BSR-2 data - ASCII (TEXT) File structure

5. The required BSR-2 data should be extracted from the bank's CBS/ central database system and ASCII (TEXT) file should be prepared as per structure given below (please refer Annex-2):
  - a) A tab separated text file containing Header and data.
  - b) Header is a COLON (:) SEPARATED string ending with semicolon (;). Header will contain information of <Formtype>:<ReportingPeriod(YYYY)>:<BANK WORKING CODE >:<File Preparation date(ddmmyyyy)>:<No of records in the file >;  
**Example: BSR2:2020:010:25042020:25564;**  
(Form Type is BSR2 for all files/ all banks.)
  - c) No. of records in the file is the count of rows of data (excluding the header).
  - d) There are 12 columns in the file (data section, excluding the header).
  - e) For items where data is not applicable, 0 (zero) is required to be entered as no special characters are allowed in the data file.
  - f) Data of employment and deposits are to be given together in a single data file.

- g) Amount of deposits are required to be reported in Rupees thousand and Number of employees and accounts are required to be reported in actuals.
- h) The Column position of employment and deposits data are given in Annex-3.

## 6. Information sought in BSR-2

### a. Employment details:

- 10. All permanent and temporary full-time staff on the rolls of the branch/office as on the date of the return including those who are on leave should be reported against item code '001'. This should relate to the actual strength of the branch and not the sanctioned strength. Part-time and casual employees are to be excluded.

### b. Deposits by institutional ownership and type (Part – I)

- 11. **Deposits:** Classification of deposits according to its type viz. current, savings and term deposits is required to be reported by banks in part-I of the return. The scope of various type of deposits in this return is same as the definitions given in the RBI's press release dated March 30, 2017 on the subject "Technical Guidance Note on XBRL Returns – Harmonization of Banking Statistics".

#### 12. Institutional classification:

Classification of deposits into - institutional categories was introduced in BSR-2 from 2019 round of the survey. The institutional categories introduced here are broadly synchronised with SNA-2008 and detailed as follows-

#### Group 1: General Government

- 13. **Central Government** (Item No. 1.1) includes government departments and non-profit institutions controlled by the Government but **excludes** departmental undertakings such as Railways, Posts and Telegraphs and non-departmental commercial undertakings. The Central Government Employees Provident Fund is included under this head.
- 14. **State Government** (Item No. 1.2) includes State Government departments and non-profit institutions controlled by the Government but **excludes** departmental undertakings like State Transport Undertakings by the Government, Food and Civil Supplies Department, etc and non-departmental commercial undertakings. The State Government Employees Provident Fund is included under this head.
- 15. **Local Government** (Item No. 1.3) includes Local Authorities like Municipalities, Zilla Parishads, Village Panchayat etc.

**Group 2: Non-Financial Corporations (including quasi-corporations and departmental commercial undertakings)**

16. Non-Financial Corporations sector includes: (a) Government Non-Financial Departmental/ Non-Departmental Commercial Undertakings (NDCUs), (b) 'Non-Government Non-Financial Public and Private Limited Companies', (c) Port Trusts (both public and private) and (d) the Cooperative Non-Credit Societies. The NDCUs would comprise the non-financial Central and State Public Sector Enterprises (CPSEs and SPSEs) and the Power Generation/ Transmission/ Distribution Companies/ SEBs. These entities may be grouped as mentioned in the following points.

17. **Government Non-Financial Corporations** (Item No. 2.1) includes

- I. Departmental undertakings of central government such as Railways, Post and Telegraph.
- II. Departmental undertakings of state government such as State Transport Undertakings, Food and Civil Supplies Department etc.,
- III. Quasi Government Bodies such as State Electricity Boards, Housing Boards, Indian Council of Agricultural Research (ICAR), Indian Council of Medical Research (ICMR), Council of Scientific and Industrial Research (CSIR), etc.
- IV. Non-Departmental Commercial Undertakings which consist of public sector undertakings/ companies. Public Sector Companies are defined in the Companies Act, 2013, as companies in which not less than 51 per cent of the paid-up share capital is held by the Central Government or the State Government(s) or partly by the Central Government and partly by one or more State Governments, and includes a company which is a subsidiary company of such a Government /public sector company. State Trading Corporation, Food Corporation of India, State Road Transport Corporation, Public Port Trusts, Warehousing Corporation and other state-owned companies and corporation are to be treated as public sector companies/ corporations.

18. **Non-Government Non-Financial Corporations** (Item No. 2.2) consists of

- I. Non-Financial companies include companies (not owned by government) engaged in manufacturing, trading activities, etc. and registered under Companies Acts of 2013 or before. State managed companies which are not owned but managed by Government are also to be included (e.g., Sick Textile mills whose management are taken over by Government, Indian Iron and Steel Company Ltd., etc.).
- II. Non-Credit Co-operative institutions would include marketing societies/ federations, housing societies, industrial co-operatives, etc.



- III. Other entities such as Private Port Trusts, non-profit institutions serving business and quasi-corporations. Quasi-corporations will include large educational institutions, hospitals, which are funded privately. Non-profit Institutions serving business will include The Federation of Indian Chambers of Commerce and Industry (FICCI), The Associated Chambers of Commerce and Industry of India (ASSOCHAM), The Confederation of Indian Industry (CII), etc.

**Group 3: Financial Corporations (Including quasi-corporations)**

19. The Financial Corporations sector constitute deposit-taking corporations, Money Market funds (MMFs), Non-MMFs, other financial intermediaries except insurance corporations and pension funds, insurance corporations and pension funds & non-government provident funds as described below.

(Note - ***The Central and State Government Employees Provident Fund are not covered under this section as they are required to be reported under the Central and State Governments sectors, respectively.***)

20. **Deposit Taking Corporations** (Item No. 3.1) are comprised of following:
  - a) **Banks** (Item No. 3.1.1) includes Scheduled Commercial Banks (excluding Regional Rural Banks (RRBs)) functioning in India, Non-Scheduled Commercial Banks and RRBs, Offices of all Foreign Banks operating in India and all Co-operative banks registered under Co-Operative Acts of the respective States, State Co-operative Banks (StCBs), District Central Co-operative Banks (DCCBs), etc.
  - b) **HFCs** (Item No. 3.1.2) consists of deposit taking Housing Finance Companies (HFCs).
  - c) **NBFCs other than HFCs** (Item No. 3.1.3) encompasses deposit taking NBFCs and other deposit taking companies (Except HFCs).
  - d) **Cooperative Credit Societies** (Item No. 3.1.4) includes all co-operative societies registered under Co-operative Acts of the respective States like Primary Agricultural Credit Societies (PACS), Large-sized Adivasi Multipurpose Societies (LAMPS), etc.
21. **Mutual Funds** (item No. 3.2) consists of
  - I. Mutual funds in private sector.
  - II. Unit Trust of India.
  - III. 'Other Mutual Funds' include organizations floated by Financial Institutions and Commercial Banks, which are registered under Trusts Act and conducting mutual fund business and are controlled by Securities and Exchange Board of India (SEBI).
22. **Insurance corporations** (Item no. 3.3) consist of incorporated, mutual and other entities whose principal function is to provide life, accident, sickness, fire or other forms of

insurance to individual institutional units or groups of units or reinsurance services to other insurance corporations.

23. **Provident and Pension Funds** (Item no. 3.4) include non-Government provident/pension funds, *as indicated earlier, the Central and State Government Employees Provident Fund would be included under the Central and State Governments sectors, respectively.*
24. **Other financial intermediaries (except Insurance and pension funds)** (Item No. 3.5) include the institutions such as: (i) Non-Deposit taking Non-Banking Finance Companies (NBFCs-ND) both systemically important and others, (ii) Non-deposit taking Housing Finance Companies (HFC-ND) (iii) Non-deposit taking Cooperative Institutions including primary cooperative credit (agricultural and non-agricultural) and non-credit societies, Grain Banks and Industrial Cooperatives etc. In addition, the non-departmental commercial undertakings covered in the central public sector enterprises survey which are financial corporations are included here.

#### **Group 4: Household sector**

25. **Individuals including HUFs** (Item No. 4.1) consist of Farmers (including HUFs), Businessmen, Traders, Professionals & Self-Employed Persons [including HUF], Wage Salary Earners, Stock Brokers, Dealers in Bullion [including HUF] and Other Individuals [including HUF].
26. **Un-Incorporated Enterprises (UIE)** (Item No. 4.2) include Proprietary & Partnership Concerns etc., Educational Institutions, Religious Institutions etc.
27. **Non Profit Institutions Serving Households (NPISH)** (Item No. 4.3) includes Trusts, Associations, Clubs, Non-Government Organisations (NGO), Self Help Groups (SHGs) etc.

#### **Group 5: Rest of the World**

28. Non-Residents include, besides NRIs, other individuals, overseas companies, partnership firms, societies, other corporate bodies and overseas trusts which are owned to the extent of at least 60 per cent by non-residents of Indian nationality or origin (Item No. 5.1). Deposits from non-resident banks, Foreign-Consulates, Embassies, Trade Missions, Information Services etc. should be included in others (Item No. 5.2).

#### **c. Classification of term deposits (Part II to Part V)-**

29. Information on classification of term deposits according to original maturity, interest rate range, size of deposits and residual maturity sought under Part II to Part V (i.e.

item code from 600 to 916) respectively excludes all types of Non-Resident Rupee and Foreign Currency deposits and deposits from banks.

30. There are two sub-parts under each Part II, Part III, Part IV and Part V of this return. The stated two sub-parts are related to the information on classification of term deposits of individuals and total term deposits of the branch respectively. Specific codes have been allotted to report such data.

#### **IV. Validation Checks**

31. Data with a valid item code is accepted. Occurrence of invalid data item codes results in rejection of complete data file. Please refer Code List (Chapter-IV) for valid item codes.
32. Combination of Part1code and item code is considered as unique key therefore, occurrence of such combination more than once is treated as duplication of records and liable for rejection of complete data file.
33. Negative values, special characters, Decimal values, new line (enter tab) and spaces should NOT be entered in the data.
34. If amount is greater than 0 then the respective entry of number of accounts must be greater than 0.
35. The record level detailed validation checks are given in Annex-4. If data fails on any of the given checks complete data file will be rejected.

#### **V. Submission of BSR-2 data**

36. Data submission of BSR-2 can be done through EDSP only and registered users from banks are authorized to upload the data. Banks should use valid credentials to login to the EDSP for BSR-2 data uploading as provided by the Department of Statistics and Information Management (DSIM).
37. If data fails on any of the aforementioned validation checks then it is rejected and a system generated e-mail is forwarded to the respective bank indicating errors in the data. Banks are required to rectify these errors and upload the whole data again through EDSP.
38. Once data passes all the validation checks, it uploads into the system at RBI. The status of such data indicates "Successful" in EDSP and bank receives a system generated confirmation e-mail for successful uploading of the data.

### III. LIST OF CHANGES IN BSR-2 RETURN

The present format (Annex-1) of BSR-2 survey is emerged due to merger of the erstwhile BSR-4 (Survey on ownership of deposits with SCBs) into it from March 2019 round of the survey. This merger was affected by incorporating institutional categories (after rationalisation) of BSR-4 return into BSR-2 and also modified the information being collected on term deposits. Consequent upon the merger the following changes are affected in BSR-2:

- i. Part-1 of the BSR-2 survey seek information on 32 institutional categories for ownership of deposits which are broadly in alignment with SNA 2008. Earlier there were only two ownership categories viz. 'Individual' and 'Others'.
- ii. Term deposits in Part-I have been divided into two separate heads viz. Certificate of Deposits and Other Term Deposits.
- iii. In Part-II, III, IV and V of existing BSR-2 return, following changes have been made-
  - a. Institutional category '**Others**' has been dropped. Now, data is collected only for individuals and 'Total'.
  - b. Data on classification of term deposits now being compiled by "**Excluding** all types of Non-Resident Rupee and Foreign Currency deposits and deposits from banks". Earlier the data was compiled by "**Including** all types of Non-Resident Rupee and Foreign Currency deposits" and "Excluding deposits from banks"
  - c. The 'Total' of all the respective classes of original/ residual maturity (part II/ V), interest rate range (part III) and size of deposits (part IV) of term deposits has been dropped as the same can be derived by aggregating figures in all the classes.
- iv. The number of classes (or range) for original/ residual maturity of term deposits in part II/ V, classes for interest rates of term deposits in part III and deposits size classes in part IV have been rationalised from 2019.
- v. The scope of various type of deposits in this return brought in conformity with the definitions given in the RBI's press release dated March 30, 2017 on the subject "Technical Guidance Note on XBRL Returns – Harmonization of Banking Statistics" instead of Form-A, Section-42(2) return from March 2019.
- vi. Data submission of BSR-2 can be done only by uploading the data on EDSP by banks. Other modes of data submission viz. e-mail, CD/DVD, pen-drive etc. are not accepted.
- vii. Population group classification from March 2017 has been updated to Census 2011 population.

#### IV. CODE LIST FOR BSR-2

Number of Employee (on Muster/ Roll of the Bank)		
Sr. No	Description	Code
0.1	Employment	001

PART I: CLASSIFICATION OF DEPOSITS ACCORDING TO TYPE AND OWNERSHIP		
Sr. No.	Description	Code
1.1	General Government (including non-profit institutions controlled by the Government)	100
1.1.1	Central Government	110
1.1.2	State Government	120
1.1.3	Local Government	130
1.2	Non-Financial Corporations (including Quasi-Corporations and departmental commercial undertakings)	200
1.2.1	Government (Including Non Departmental Undertakings, PSUs etc.)	210
1.2.2	Non -Government	220
1.3	Financial Corporation (including Quasi-Corporations)	300
1.3.1	Deposit taking corporations	310
1.3.1.1	Banks	311
1.3.1.2	HFCs	312
1.3.1.3	NBFCs other than HFCs	313
1.3.1.4	Cooperative Credit Societies	314
1.3.2	Mutual funds	320
1.3.3	Insurance corporations	330
1.3.4	Provident and Pension Funds	340
1.3.5	Other financial intermediaries, except Insurance and pension funds	350
1.4	Household sector	400
1.4.1	Individuals (including HUF)	410
1.4.1.1	of which Female	411
1.4.2	Un-incorporated Enterprise (UIE)	420
1.4.2.1	Financial UIE	421
1.4.2.2	Others UIE	422
1.4.3	Non Profit Institutions Serving Households	430
1.4.3.1	Self Help Groups (SHGs)	431
1.4.3.2	Other	432
1.5	Rest of the World (Non Residents)	500
1.5.1	Non Residents	510
1.5.1.1	of which, Non-Resident Indians (NRIs)	511
1.5.1.2	Other	512
1.5.2	All Others	520
1	TOTAL	000

<b>PART II: CLASSIFICATION OF TERM DEPOSITS ACCORDING TO ORIGINAL MATURITY (EXCLUDING ALL TYPES OF NON-RESIDENT RUPEE AND FOREIGN CURRENCY DEPOSITS AND DEPOSITS FROM BANKS)</b>		
<b>Sr. No.</b>	<b>Description</b>	<b>Code</b>
<b>II.1: TERM DEPOSITS HELD BY INDIVIDUALS ACCORDING TO ORIGINAL MATURITY</b>		
2.1.1	Less than 91 days	601
2.1.2	91 days & above but less than 6 months	602
2.1.3	6 months & above but less than 1 year	603
2.1.4	1 year & above but less than 3 years	604
2.1.5	3 years & above but less than 5 years	605
2.1.6	5 years & above	606
2.1	Total	610
<b>II.2: TOTAL TERM DEPOSITS ACCORDING TO ORIGINAL MATURITY</b>		
2.2.1	Less than 91 days	611
2.2.2	91 days & above but less than 6 months	612
2.2.3	6 months & above but less than 1 year	613
2.2.4	1 year & above but less than 3 years	614
2.2.5	3 years & above but less than 5 years	615
2.2.6	5 years & above	616
2.2	Total	600

<b>PART III: CLASSIFICATION OF TERM DEPOSITS ACCORDING TO INTEREST RATE RANGE (EXCLUDING ALL TYPES OF NON-RESIDENT RUPEE AND FOREIGN CURRENCY DEPOSITS AND DEPOSITS FROM BANKS)</b>		
<b>Sr. No.</b>	<b>Description</b>	<b>Code</b>
<b>III.1: TERM DEPOSITS HELD BY INDIVIDUALS ACCORDING TO INTEREST RATE RANGE</b>		
3.1.1	Less than 3%	701
3.1.2	3 % and above but less than 4 %	702
3.1.3	4 % and above but less than 5 %	703
3.1.4	5 % and above but less than 6 %	704
3.1.5	6 % and above but less than 7 %	705
3.1.6	7 % and above but less than 8 %	706
3.1.7	8 % and above but less than 9 %	707
3.1.8	9 % and above but less than 10 %	708
3.1.9	10 % and above but less than 11 %	709
3.1.10	11 % and above but less than 12 %	711
3.1.11	12 % and above	712
3.1	Total	720
<b>III.2: TOTAL TERM DEPOSITS ACCORDING TO INTEREST RATE RANGE</b>		
3.2.1	Less than 3%	721
3.2.2	3 % and above but less than 4 %	722
3.2.3	4 % and above but less than 5 %	723
3.2.4	5 % and above but less than 6 %	724
3.2.5	6 % and above but less than 7 %	725
3.2.6	7 % and above but less than 8 %	726

3.2.7	8 % and above but less than 9 %	727
3.2.8	9 % and above but less than 10 %	728
3.2.9	10 % and above but less than 11 %	729
3.2.10	11 % and above but less than 12 %	731
3.2	12 % and above	732
3.2.12	Total	700

**PART IV: CLASSIFICATION OF TERM DEPOSITS ACCORDING TO SIZE OF DEPOSITS  
(EXCLUDING ALL TYPES OF NON-RESIDENT RUPEE AND FOREIGN CURRENCY  
DEPOSITS AND DEPOSITS FROM BANKS)**

Sr. No.	Description	Code
<b>IV.1: TERM DEPOSITS HELD BY INDIVIDUALS ACCORDING TO SIZE</b>		
4.1.1	Less than Rs.1 lakh	801
4.1.2	Rs.1 lakh & above but less than Rs.15 lakh	802
4.1.3	Rs.15 lakh & above but less than Rs.1 crore	803
4.1.4	Rs.1 crore & above	804
4.1	Total	810
<b>IV.2: TOTAL TERM DEPOSITS ACCORDING TO SIZE</b>		
4.2.1	Less than Rs.1 lakh	811
4.2.2	Rs.1 lakh & above but less than Rs.15 lakh	812
4.2.3	Rs.15 lakh & above but less than Rs.1 crore	813
4.2.4	Rs.1 crore & above	814
4.2	Total	800

**PART V: CLASSIFICATION OF TERM DEPOSITS ACCORDING TO  
RESIDUAL MATURITY (EXCLUDING ALL TYPES OF NON-RESIDENT  
RUPEE AND FOREIGN CURRENCY DEPOSITS AND DEPOSITS FROM  
BANKS)**

Sr. No.	Description	Code
<b>V.1: TERM DEPOSITS HELD BY INDIVIDUALS ACCORDING TO RESIDUAL MATURITY</b>		
5.1.1	Less than 91 days	901
5.1.2	91 days & above but less than 6 months	902
5.1.3	6 months & above but less than 1 year	903
5.1.4	1 year & above but less than 3 years	904
5.1.5	3 years & above but less than 5 years	905
5.1.6	5 years & above	906
5.1	Total	910
<b>V.2: TOTAL TERM DEPOSITS ACCORDING TO RESIDUAL MATURITY</b>		
5.2.1	Less than 91 days	911
5.2.2	91 days & above but less than 6 months	912
5.2.3	6 months & above but less than 1 year	913
5.2.4	1 year & above but less than 3 years	914
5.2.5	3 years & above but less than 5 years	915
5.2.6	5 years & above	916
5.2	Total	900

**Format of 'BSR-2' – Survey on Deposits with SCBs**

(No. of Employees in actual)

Number of Employee (on Muster/ Roll of the Bank)											
Part1 Code	Item Code	OFFICERS		CLERICAL		SUBORDINATE		EXTRA COLUMNS			
		Total	Female	Total	Female	Total	Female				
	001							X	X	X	X

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

Part1 Code	Description	Item Code	CURRENT		SAVING		TERM CD		TERM OTHERS		TOTAL	
			A/C	Amt	A/C	Amt	A/C	Amt	A/C	Amt	A/C	Amt
1		2	3	4	5	6	7	8	9	10	11	12
<b>PART I: CLASSIFICATION OF DEPOSITS ACCORDING TO TYPE AND OWNERSHIP</b>												
	<b>1 General Government (including non-profit institutions controlled by the Government)</b>	<b>100</b>										
	1.1 Central Government	110										
	1.2 State Government	120										
	1.3 Local Government	130										



	<b>2 Non-Financial Corporations (including Quasi-Corporations and departmental commercial undertakings)</b>	<b>200</b>										
	2.1 Government (Including Non Departmental Undertakings, PSUs etc.)	210										
	2.2 Non -Government	220										
	<b>3 Financial Corporation (including Quasi-Corporations)</b>	<b>300</b>										
	3.1 Deposit taking corporations	310										
	3.1.1 Banks	311										
	3.1.2 HFCs	312										
	3.1.3 NBFCs other than HFCs	313										
	3.1.4 Cooperative Credit Societies	314										
	3.2 Mutual funds	320										
	3.3 Insurance corporations	330										
	3.4 Provident and Pension Funds	340										
	3.5 Other financial intermediaries, except Insurance and pension funds	350										
	<b>4 Household sector</b>	<b>400</b>										
	4.1 Individuals (including HUF)	410										
	4.1.1 <i>of which</i> Female	411										
	4.2 Un-incorporated Enterprise (UIE)	420										
	4.2.1 Financial UIE	421										
	4.2.2 Others UIE	422										
	4.3 Non Profit Institutions Serving Households	430										
	4.3.1 Self Help Groups (SHGs)	431										
	4.3.2 Other	432										
	<b>5 Rest of the World (Non Residents)</b>	<b>500</b>										

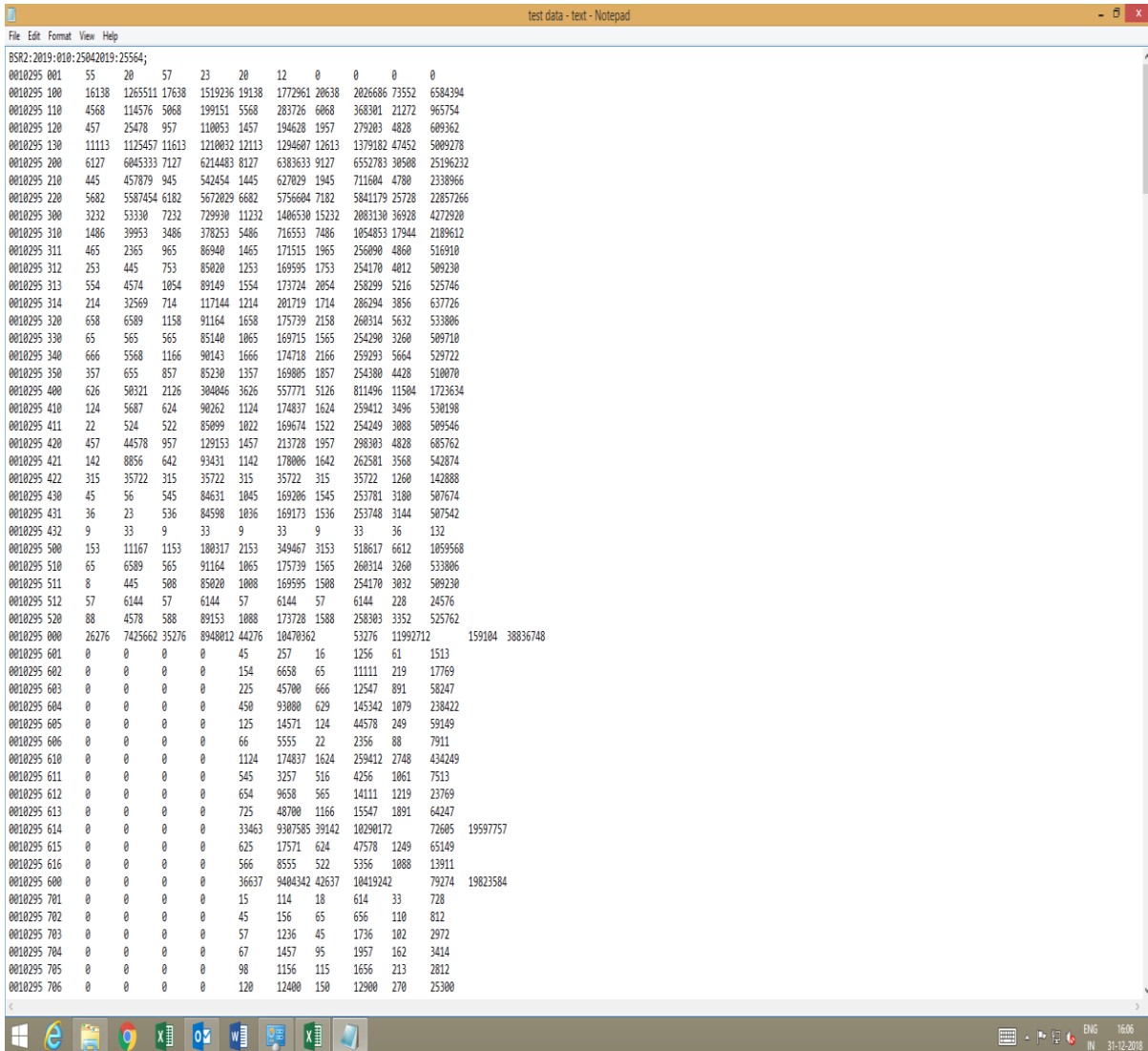
5.1 Non Residents	510											
5.1.1 of which, Non-Resident Indians (NRIs)	511											
5.1.2 Other	512											
5.2 All Others	520											
<b>6. TOTAL</b>	<b>000</b>											
<b>PART II: CLASSIFICATION OF TERM DEPOSITS ACCORDING TO ORIGINAL MATURITY (EXCLUDING ALL TYPES OF NON-RESIDENT RUPEE AND FOREIGN CURRENCY DEPOSITS AND DEPOSITS FROM BANKS)</b>												
<b>II.1: TERM DEPOSITS HELD BY INDIVIDUALS ACCORDING TO ORIGINAL MATURITY</b>												
Less than 91 days	601	X	X	X	X							
91 days & above but less than 6 months	602	X	X	X	X							
6 months & above but less than 1 year	603	X	X	X	X							
1 year & above but less than 3 years	604	X	X	X	X							
3 years & above but less than 5 years	605	X	X	X	X							
5 years & above	606	X	X	X	X							
Total	610	X	X	X	X							
<b>II.2: TOTAL TERM DEPOSITS ACCORDING TO ORIGINAL MATURITY</b>												
Less than 91 days	611	X	X	X	X							
91 days & above but less than 6 months	612	X	X	X	X							
6 months & above but less than 1 year	613	X	X	X	X							
1 year & above but less than 3 years	614	X	X	X	X							
3 years & above but less than 5 years	615	X	X	X	X							
5 years & above	616	X	X	X	X							
Total	600	X	X	X	X							
<b>PART III: CLASSIFICATION OF TERM DEPOSITS ACCORDING TO INTEREST RATE RANGE (EXCLUDING ALL TYPES OF NON-RESIDENT RUPEE AND FOREIGN CURRENCY DEPOSITS AND DEPOSITS FROM BANKS)</b>												
<b>III.1: TERM DEPOSITS HELD BY INDIVIDUALS ACCORDING TO INTEREST RATE RANGE</b>												
Less than 3%	701	X	X	X	X							
3 % and above but less than 4 %	702	X	X	X	X							
4 % and above but less than 5 %	703	X	X	X	X							
5 % and above but less than 6 %	704	X	X	X	X							

6 % and above but less than 7 %	705	X	X	X	X						
7 % and above but less than 8 %	706	X	X	X	X						
8 % and above but less than 9 %	707	X	X	X	X						
9 % and above but less than 10 %	708	X	X	X	X						
10 % and above but less than 11 %	709	X	X	X	X						
11 % and above but less than 12 %	711	X	X	X	X						
12 % and above	712	X	X	X	X						
Total	720	X	X	X	X						
<b>III.2: TOTAL TERM DEPOSITS ACCORDING TO INTEREST RATE RANGE</b>											
Less than 3%	721	X	X	X	X						
3 % and above but less than 4 %	722	X	X	X	X						
4 % and above but less than 5 %	723	X	X	X	X						
5 % and above but less than 6 %	724	X	X	X	X						
6 % and above but less than 7 %	725	X	X	X	X						
7 % and above but less than 8 %	726	X	X	X	X						
8 % and above but less than 9 %	727	X	X	X	X						
9 % and above but less than 10 %	728	X	X	X	X						
10 % and above but less than 11 %	729	X	X	X	X						
11 % and above but less than 12 %	731	X	X	X	X						
12 % and above	732	X	X	X	X						
Total	700	X	X	X	X						
<b>PART IV: CLASSIFICATION OF TERM DEPOSITS ACCORDING TO SIZE OF DEPOSITS (EXCLUDING ALL TYPES OF NON-RESIDENT RUPEE AND FOREIGN CURRENCY DEPOSITS AND DEPOSITS FROM BANKS)</b>											
<b>IV.1: TERM DEPOSITS HELD BY INDIVIDUALS ACCORDING TO SIZE</b>											
Less than Rs.1 lakh	801	X	X	X	X						
Rs.1 lakh & above but less than Rs.15 lakh	802	X	X	X	X						
Rs.15 lakh & above but less than Rs.1 crore	803	X	X	X	X						
Rs.1 crore & above	804	X	X	X	X						
Total	810	X	X	X	X						

<b>IV.2: TOTAL TERM DEPOSITS ACCORDING TO SIZE</b>											
Less than Rs.1 lakh	811	X	X	X	X						
Rs.1 lakh & above but less than Rs.15 lakh	812	X	X	X	X						
Rs.15 lakh & above but less than Rs.1 crore	813	X	X	X	X						
Rs.1 crore & above	814	X	X	X	X						
Total	800	X	X	X	X						
<b>PART V: CLASSIFICATION OF TERM DEPOSITS ACCORDING TO RESIDUAL MATURITY (EXCLUDING ALL TYPES OF NON-RESIDENT RUPEE AND FOREIGN CURRENCY DEPOSITS AND DEPOSITS FROM BANKS)</b>											
<b>V.1: TERM DEPOSITS HELD BY INDIVIDUALS ACCORDING TO RESIDUAL MATURITY</b>											
Less than 91 days	901	X	X	X	X						
91 days & above but less than 6 months	902	X	X	X	X						
6 months & above but less than 1 year	903	X	X	X	X						
1 year & above but less than 3 years	904	X	X	X	X						
3 years & above but less than 5 years	905	X	X	X	X						
5 years & above	906	X	X	X	X						
Total	910	X	X	X	X						
<b>V.2: TOTAL TERM DEPOSITS ACCORDING TO RESIDUAL MATURITY</b>											
Less than 91 days	911	X	X	X	X						
91 days & above but less than 6 months	912	X	X	X	X						
6 months & above but less than 1 year	913	X	X	X	X						
1 year & above but less than 3 years	914	X	X	X	X						
3 years & above but less than 5 years	915	X	X	X	X						
5 years & above	916	X	X	X	X						
Total	900	X	X	X	X						

'X' Denotes Not Applicable, only number 0 must be filled under corresponding fields.

Screen Shot of the ASCII Text File of BSR-2



**Field Description of Text Data File of BSR-2**

<b>Data on Employment</b>			
<b>Field No.</b>	<b>Field Description</b>	<b>Field Size</b>	<b>Type of Information</b>
1	Uniform branch code (Part I code)	7	AN
2	Item Code – 001	3	N
3	Officer – Total		N
4	Officer –Female		N
5	Clerical – Total		N
6	Clerical –Female		N
7	Subordinate – Total		N
8	Subordinate –Female		N
9	Not applicable		N (value will always be 0)
10	Not applicable		N (value will always be 0)
11	Not applicable		N (value will always be 0)
12	Not applicable		N (value will always be 0)

<b>Data on Deposits</b>			
<b>Field No.</b>	<b>Field Description</b>	<b>Field Size</b>	<b>Type of Information</b>
1	Uniform branch code (Part I code)	7	AN
2	Item Code	3	N
3	Account – Current deposits		N
4	Amount – Current deposits		N
5	Account - Savings deposits		N
6	Amount - Savings deposits		N
7	Account - Term deposits - Certificates of deposits		N
8	Amount - Term deposits - Certificates of deposits		N
9	Account - Term deposits - others		N
10	Amount - Term deposits - others		N
11	Account - Total deposits		N
12	Amount - Total deposits		N

**List of Validation Checks on BSR-2 Data**

Sr. No.	Part	Validation as per new coding
1	I	Under Item Code 001 Female officers <= Total officers Female Clerical <= Total Clerical Female Subordinate <= Total Subordinate
2	I	100 = 110 + 120 + 130
3	I	200 = 210 + 220
4	I	300 = 310 + 320 + 330 + 340 + 350 310 = 311 + 312 + 313 + 314
5	I	400 = 410 + 420 + 430 420 = 421 + 422 410 >= 411 430 = 431 + 432
6	I	500 = 510 + 520 510 = 511 + 512
7	I	000 = 100 + 200 + 300 + 400 + 500
8	II	Term Certificate of Deposits - 610 = 410 = 601 + 602 + 603 + 604 + 605 + 606 600 = 000 – 500 – 311 = 611 + 612 + 613 + 614 + 615 + 616 610 <= 600, 601<= 611, 602<= 612, 603<= 613, 604<= 614, 605<= 615, 606<= 616 Term Others 610 = 410 = 601 + 602 + 603 + 604 + 605 + 606 600 = 000 – 500 – 311 = 611 + 612 + 613 + 614 + 615 + 616 610 <= 600, 601<= 611, 602<= 612, 603<= 613, 604<= 614, 605<= 615, 606<= 616

Sr. No.	Part	Validation as per new coding
9	III	<p>Term Certificate of Deposits -</p> <p><math>720 = 410 = 701 + 702 + 703 + 704 + 705 + 706 + 707 + 708 + 709 + 711 + 712</math></p> <p><math>700 = 000 - 500 - 311 = 721 + 722 + 723 + 724 + 725 + 726 + 727 + 728 + 729 + 731 + 732</math></p> <p><math>720 \leq 700, 701 \leq 721, 702 \leq 722, 703 \leq 723, 704 \leq 724, 705 \leq 725, 706 \leq 726,</math></p> <p><math>707 \leq 727, 708 \leq 728, 709 \leq 729, 711 \leq 731, 712 \leq 732</math></p> <p>Term Others</p> <p><math>720 = 410 = 701 + 702 + 703 + 704 + 705 + 706 + 707 + 708 + 709 + 711 + 712</math></p> <p><math>700 = 000 - 500 - 311 = 721 + 722 + 723 + 724 + 725 + 726 + 727 + 728 + 729 + 731 + 732</math></p> <p><math>720 \leq 700, 701 \leq 721, 702 \leq 722, 703 \leq 723, 704 \leq 724, 705 \leq 725, 706 \leq 726,</math></p> <p><math>707 \leq 727, 708 \leq 728, 709 \leq 729, 711 \leq 731, 712 \leq 732</math></p>
10	IV	<p>Term Certificate of Deposits -</p> <p><math>810 = 410 = 801 + 802 + 803 + 804</math></p> <p><math>800 = 000 - 500 - 311 = 811 + 812 + 813 + 814</math></p> <p><math>810 \leq 800, 801 \leq 811, 802 \leq 812, 803 \leq 813, 804 \leq 814</math></p> <p>Term Others</p> <p><math>810 = 410 = 801 + 802 + 803 + 804</math></p> <p><math>800 = 000 - 500 - 311 = 811 + 812 + 813 + 814</math></p> <p><math>810 \leq 800, 801 \leq 811, 802 \leq 812, 803 \leq 813, 804 \leq 814</math></p> <p><b>Additional Checks</b></p> <p><b>Average deposit per account must remain within the size limit of deposit of corresponding item code (Check applies for codes 801, 802, 803, 804, 811, 812, 813 and 814).</b></p> <p><b>Average Deposit per account pertaining to differences 811 – 801, 812 – 802, 813 – 803 and 814 – 804 must remain within the corresponding size limit of deposit of corresponding item codes.</b></p> <p><b>(For more details on this validation check please download 'BSR-2 TD checks implemented in 2021.pdf' from EDSP)</b></p>



Sr. No.	Part	Validation as per new coding
11	V	Term Certificate of Deposits - $910 = 410 = 901 + 902 + 903 + 904 + 905 + 906$ $900 = 000 - 500 - 311 = 911 + 912 + 913 + 914 + 915 + 916$ $910 \leq 900, 901 \leq 911, 902 \leq 912, 903 \leq 913, 904 \leq 914, 905 \leq 915, 906 \leq 916$ Term Others $910 = 410 = 901 + 902 + 903 + 904 + 905 + 906$ $900 = 000 - 500 - 311 = 911 + 912 + 913 + 914 + 915 + 916$ $910 \leq 900, 901 \leq 911, 902 \leq 912, 903 \leq 913, 904 \leq 914, 905 \leq 915, 906 \leq 916$

**Validation checks with other returns (to be ensured by banks)**

- I. Total Employees reported in Balance sheet data = Total employees reported in 'BSR-2' (derived at our end from the given information).
- II. Number of branches reported in 'BSR-2'  $\geq$  Number of branches reported in BSR-7.
- III. For each branch, Total deposits in 'BSR-2' – Interbank deposits = Aggregate deposits in BSR-7.

**Comparison with figures reported in Balance Sheet**

Sr. No.	Balance Sheet (for domestic branches)	Comparison	'BSR-2'
1	Total No. of employees	$\approx$	Total employees reported (derived at our end from the given information)
2	Deposits of branches in India	$\approx$	Total deposits reported
3	Demand deposits	$\geq$	Total Current Deposits
4	Term deposits	$\geq$	Total Term deposits
5	Savings bank deposits	$\geq$	Total Savings Deposits
6	Demand deposits from Banks	$\geq$	Inter-bank deposits reported under Current Deposits
7	Term deposits from Banks	$\geq$	Term Deposits of Interbank