

**REPORT OF THE  
COMMITTEE ON BANKING  
STATISTICS**

**AUGUST 1972**

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# REPORT OF THE COMMITTEE ON BANKING STATISTICS

1. The Uniform Balance Book system of reporting, designed to provide a detailed and up-to-date picture of the sectoral and regional flow of bank credit, was introduced in December 1968 in the context of the setting up of the National Credit Council. The Working Group which formulated the system had in mind the twin objectives of ensuring a steady flow of information while minimising the reporting load on branches. The UBB proforma is required to be submitted by every bank office every month and provides for the reporting of account-wise information in regard to credit limits sanctioned and advances outstanding according to the type of account, type of borrower, occupation, purpose, security and rate of interest charged. This was considered sufficiently comprehensive for policy and information purposes. In the expectation of the full success of the UBB scheme, certain long-established surveys of the Reserve Bank, providing data on selected aspects of bank credit, were given up. The annual Survey of Purpose-wise Distribution of Bank Advances was discontinued in 1969, the half-yearly Survey on Interest Rates on Deposits and Advances in April 1970 and the mid-monthly Survey of Security-wise Classification of Bank Advances in September 1971.

2. The response and the accuracy of the data obtained through the UBB have proved to be quite inadequate. Even several months after the introduction of the scheme, a number of offices failed to submit returns. For March 1969, only 2,117 offices out of a total of 7,731 submitted returns. In December 1970, the position improved to 8,756 out of a total of 11,040 branches. A year later still, in December 1971, the coverage, proportion-wise, deteriorated slightly with 9,519 branches out of 12,888 reporting. More significant is the fact that even among the responding branches, a majority sent in the returns after a long delay and repeated reminders. The position of the June 1970 survey will illustrate this point:—

I. Total number of offices as at the end of June 1970.. ..	9,936
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II. Offices which

1. Submitted the returns within three weeks of the date of the survey ..	2,335
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2. Submitted within three to six weeks .. ..	1,250
3. Submitted after six weeks or in respect of which the date of receipt is not available .. ..	3,331

III. Defaulting offices, i.e. not submitted even by January 16, 1971 .. .. .	3,020
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3. Thus, while a third of the offices had submitted their returns within six weeks of the date to which the survey pertained (the time allowed being three weeks), almost as many offices had not sent in their returns a full six months afterwards.

4. Further, the quality of reporting has not been heartening and even after over 30 months of experience, basic errors (such as recording of amounts under both "credit" and "debit" columns for the same account) recur. The coding in regard to occupation leaves much to be desired.

5. Beset by these difficulties, the UBB has not gone beyond the experimental stage. Even such consolidation as could be taken up was confined to a few selected items, on an *ad hoc* basis. No complete data are yet available on the sectoral or regional flow of credit. In respect of the former, the only firm data available are from the 1968 Purpose-wise Survey of Advances which do not give a State-wise break-up.

6. Meanwhile, with the nationalisation of the major Indian banks and the more definite shape given to the new policy of diversifying the pattern of credit, the demand for information on various aspects of credit deployment has been mounting. Various requests are made for particulars of credit given to specific industries or categories of borrowers in different States and even districts. With virtually no up-to-date information available, there have inevitably been numerous *ad hoc* enquiries and requests for collection of information from banks and at very short notice.

7. A more determined effort at systematising the reporting of banking data to ensure the availability of fairly comprehensive information with a minimum time-lag was clearly necessary. Accordingly, the Reserve Bank of India consti-

tuted a Committee on Banking Statistics in April 1972 with the following members:—

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|----|--|-------------------------|
| 1. | Shri A. Raman,<br>Director,<br>Credit Planning Cell,<br>Reserve Bank of India,<br>Bombay.                      | <i>Chairman</i>         |
| 2. | Shri T. R. Shah,<br>Assistant General Manager,<br>United Bank of India,<br>Calcutta.                           | <i>Member</i>           |
| 3. | Shri N. R. Kulkarni,<br>Additional Chief Officer,<br>State Bank of India,<br>Bombay.                           | "                       |
| 4. | Shri A. Bagchi,<br>Department of Banking,<br>Ministry of Finance,<br>New Delhi.                                | "                       |
| 5. | Shri R. Narayanan,<br>Chief Economist,<br>Indian Overseas Bank,<br>Madras.                                     | "                       |
| 6. | Dr. H. B. Shivamaggi,<br>Director,<br>Banking Division,<br>Reserve Bank of India,<br>Bombay.                   | "                       |
| 7. | Shri C. S. Ramachandran,<br>Deputy Director,<br>Department of Statistics,<br>Reserve Bank of India,<br>Bombay. | "                       |
| 8. | Shri K. R. Viswanathan,<br>Deputy Director,<br>Economic Department,<br>Reserve Bank of India,<br>Bombay.       | <i>Member-Secretary</i> |

Dr. Meenakshi Tyagarajan, Director, Economic Department, Reserve Bank of India, was subsequently appointed as a member of the Committee. Shri P. N. Khanna, Joint Chief Officer, Department of Banking Operations and Development, Reserve Bank of India, attended all the meetings by special invitation. Shri M. Ghulam Ghouse, Director, Agricultural Refinance Corporation, attended some of the meetings which considered the proformae for agricultural advances.

8. The terms of reference of the Committee were:—

- (i) to examine the present proforma and the code lists in the light of the current requirements of data ;

(ii) to simplify the proforma and the codes to make them manageable at the branch level taking account of the factors that have inhibited expeditious and accurate reporting by branches of banks and suggest improvements in procedures and practices of reporting ;

(iii) to examine the feasibility of integrating collection of data on deposits with the Uniform Balance Book return ; and

(iv) to suggest appropriate arrangements for consolidation and full utilisation of the data.

9. In addition to the UBB, we were also asked to look into other related returns from banks submitted to the Economic Department of the Reserve Bank with a view to rationalising them to meet additional requirements and avoiding undue burden on banks. A special return on agricultural advances was discussed at the meeting of the heads of Agricultural Departments of major commercial banks held in April 1972. At that meeting Dr. R. K. Hazari, Deputy Governor, indicated that he would like this Committee to examine this proforma also. In approaching our task, we have kept in view the recommendations of the Banking Commission in regard to statistical reporting to the Reserve Bank.

10. The first meeting of the Committee was held at Bombay on May 29, 1972. There were four subsequent meetings at Madras, Calcutta, Delhi and Bombay. In addition, the members at Bombay had frequent informal discussions, at which other officers connected with the preparation and use of the data participated. The extent to which the requirements of credit guarantee could be met through a return for statistical purposes was explored through discussions with officials of the Credit Guarantee Organisation and the Credit Guarantee Corporation of India Ltd. Some of the members visited branches of several banks in different regions to ascertain the practical difficulties experienced in filling up the UBB. We also had the benefit of discussions with Shri V. M. Bhide, Additional Secretary and other officials of the Department of Banking, Ministry of Finance, New Delhi. At the time of the last meeting at Bombay, we had the opportunity of discussing with Dr. R. K. Hazari our recommendations, in particular those relating to follow-up action.

11. In devising suitable forms for the reporting of banking statistics, our task has

**Principal considerations** essentially been one of reconciling the divergent pulls of what may be termed the "demand factors" and the "supply factors." From the side of demand, we have had to take account of the increasing need of providing detailed material to the Government and the Reserve Bank for framing policies as also for analytical exercises. The supply angle presented not only the difficulties of recording accurate data under the supervision of a responsible officer because of the mounting work at the branch level and shortage of trained staff, but also a general apathy to statistical reporting. Besides, because of the significant differences between banks in the methods of maintaining accounts and passing entries, the task of devising a common proforma for credit has not been easy.

12. To arrive at a workable system of statistical reporting, a compromise has therefore to be reached between the demand and the supply sides. **Simplification and reduction in frequency** The fact has to be recognised and accepted that it is not possible to obtain, on a regular basis, elaborate details of the flow of credit such as the lending to various sub-categories of borrowers within a broader group or area or details of the terms and conditions of lending to certain sectors. Neither does it seem necessary to collect comprehensive information at very frequent intervals. A detailed return such as the UBB, received every month, would present problems of tabulation and consolidation as well. The Banking Commission has, in a sense, recognised this and recommended that the tabulations of all entries in the UBB should be done on a half-yearly basis only. A reduction in frequency would also seem appropriate in the case of other annual surveys conducted mainly for analytical purposes since there is little change in the short run (e.g. one year) in the patterns revealed by these surveys.

13. Simplification of the statistical returns and changes in the periodicity can no doubt help by reducing the work-load at the branch level. But this will not, in itself, ensure accurate or prompt reporting. **Strengthening of statistical reporting in banks** The inaccuracies repeatedly noticed in the survey returns received by the Reserve Bank and the time consumed in protracted correspondence to rectify mistakes and, above all, the failure by several branches to submit even a defective return are sufficient proof of the fact that statistical reporting is accorded a low priority in many, if not all,

banks. We do not expect a thorough transformation to a perfect reporting system overnight. However, we do believe that it is possible and necessary for greater care and attention to be paid to the collection and presentation of regular statistics. Banks will themselves come to feel the need for more detailed, reliable and up-to-date data relating to their own operations as more sophisticated exercises in credit planning are undertaken. Hence it is in their own interest to improve their systems of statistical reporting. No return that seeks details, e.g. of credit sanctioned and outstanding under different categories, can be completed by a novice assistant. For accurate and prompt reporting, it is very necessary that some time be devoted by the agent or a senior staff member at each branch, first to provide adequate instructions and guidance to the staff allotted the task of filling in the returns, and later to check the completed returns. With considerable reduction in the frequency of the reporting task, this would not mean too much of a pre-emption of the Agent's (or officer's) working hours.

14. We strongly feel that the Reserve Bank has an important promotional role in evoking the needed response from banks in regard to statistical reporting, as we shall elaborate later.

15. The overall pattern of the reporting system envisaged by us which, taken together, we would like to designate as **Overall pattern of reporting system Basic Statistical Returns (BSR)** to provide a steady flow of the required data without undue strain on banks is as follows:—

1. BSR 1—Return on Advances (to replace the present UBB)—half-yearly—as on the last Friday of June and December—*from all branches*—in two parts—Part A for accounts with limits over Rs. 10,000 and Part B for accounts with limits of Rs. 10,000 and less.

2. BSR 2—Return on Deposits—half-yearly—last Friday of June and December—*from all branches*.

3. BSR 3—Return on Advances against the Security of Selected Sensitive Commodities—monthly—as on the last Friday of each month—*from Head Offices*.

4. BSR 4—Return on Ownership of Bank Deposits—once in two years—as on the last Friday of March—*from all branches*. (To replace the present annual survey return received from Head Offices.)

5. BSR 5—Return on Bank Investments—annual—as on the last day of March—from *Head Offices*. The format will be the same as the present Survey of Bank Investments, supplemented by a State-wise classification of investments for which a proforma has been prescribed by us.

6. In addition to these five basic returns, we have also drawn up two special returns relating to agricultural lending, as follows:

- (a) Return on Direct Finance to farmers—State-wise—Part A relating to farmers financed directly and Part B to farmers financed through primary societies—loans issued and advances outstanding—twice a year—last Friday of March and September—from *Head Offices*.
- (b) Return on Recovery Position—State-wise—Part A relating to farmers financed directly and Part B relating to farmers financed through primary societies—once a year—last Friday of June—from *Head Offices*.

16. The Survey of Debits to Deposits, presently on an annual basis, may be conducted *once in three years*. Since the data provided by this return are not of a nature showing short-term variations, and since the return has to be submitted by branches, the reduction in periodicity seems justified.

17. Other returns of the Economic Department of the Reserve Bank now being collected and in regard to which we feel no major modification either in format or periodicity is needed are:

- (i) Surveys on Assets and Liabilities and Earnings and Expenses—annual—from *Head Offices*, exclusively for the compilation and publication of Statistical Tables relating to Banks in India.
- (ii) Special Return on Assets and Liabilities of Banks in India as at 31st March—annual—from *Head Offices*.

18. The core of our task was in the designing of a new advances proforma, which we have called BSR 1. One point on which all of us were agreed from the outset was that it was neither necessary nor desirable to call for this fairly elaborate return every month as is now being done with the UBB. The Banking Commission's suggestion that reporting of advances should continue on a monthly basis with limited

Statement of  
Advances—BSR 1  
—frequency

tabulations would mean a disproportionately heavy burden on branches compared to the advantage gained. The alternative of a quarterly frequency from the outset was considered. The only advantage that could possibly be gained from this might be the experience provided through the quarterly repetition of the reporting exercises. But, as the record of the UBB would show, improvement in the quality of reporting does not necessarily follow from greater frequency. On the other hand, the strong and immediate psychological impact that would follow from the reduction of the burden of reporting a detailed return every month to only once in six months weighed in favour of a half-yearly frequency. The months chosen, June and December, would admittedly present difficulties, adding further to the work burden of the branches at the time of their half-yearly and annual closing of accounts. Some delay in the preparation and submission of statistical returns in these months may follow. But reporting in these months cannot be avoided for various reasons. June data are needed for comparison with the pre-nationalisation period and December data for calendar year compilations. Further, June data could be made available to Government at the time of budget preparation without undue time-lag. A further point is that June and December will not provide the seasonal pattern in advances. This is an immediate shortcoming which can be rectified in due course. Once the new form is reported with a fair degree of success—and we are convinced that this can be achieved soon, given the co-operation of banks and the follow-up efforts initiated by the Reserve Bank—its conversion into a quarterly return could be considered.

19. The Return on Advances has, of necessity, to be submitted by each branch.

Responsibility  
for reporting

However, the experience of the UBB has proved that it is virtually impossible to administer the Survey with the Reserve Bank having direct contact with each branch without any involvement of the Head Offices. There are now over 13,000 bank offices in the country and after three years, the number is likely to be around 18,000. A single-point control system is clearly not feasible with such a wide and growing network. This was well illustrated, when in the course of our visits to bank offices, we came across offices which had not submitted any UBB return for over a year, which lapse had gone undetected both at the Reserve Bank and at the Central Office of the concerned bank.

We also found bankers who had come to the conclusion that the UBB was a return of little importance since there was no response from either their Central Offices or the Reserve Bank whether or not they submitted a return. Hence, an essential requirement for the success of any scheme of branch-wise reporting is some degree of delegation of responsibility from the Reserve Bank to the Head/Regional Offices to ensure the timely submission of fully completed returns and for preliminary checking as well. The advantage of avoiding loss of time through postal and other delays by having direct contact with the reporting office has in practice proved notional which the lack of effective control has more than outweighed.

20. We recommend that the returns completed by each branch should be submitted to the regional office or the head office of the concerned bank which should be made responsible not only for the collection of the returns from each branch office on time but for providing instructions and clearing doubts as also for a preliminary check of the submitted returns. This would mean, firstly, that defaulting branches would be required to act by an authority who has direct control over them; and secondly, that at least the more glaring discrepancies and errors would be detected, checked and rectified even before their final submission to the Reserve Bank. Both these factors would save considerably on time.

21. Whether this responsibility should be delegated to the Regional or Head Offices should be left for each bank to decide, in consultation with the Reserve Bank, and would depend on its size and organisation. The main advantage in the delegation would be that the contact points between the Reserve Bank and the banks would be reduced to manageable proportions. Also, a degree of accountability would be built into the system with the branches being made answerable to their own management. All correspondence relating to the return would be between the Reserve Bank and the concerned Regional or Head Office. This arrangement of division of labour would also automatically bring about a greater involvement of the bank management in the reporting scheme, which is a highly desirable end in itself. We further recommend that at the Head Office of every bank a senior executive should be given the overall responsibility for the reporting from the entire branch network of the bank. We would also suggest that banks may consider setting up a cell for handling statistical reporting.

22. The UBB return was designed to elicit information on the limit sanctioned and amount outstanding in respect of each account, grouped into eight types of accounts (Cash credits; Overdrafts; Demand loans; Term loans; Packing credit; Export bills purchased/discounted; Advances against import bills; Inland bills purchased/discounted). The further details of the accounts in each group relate to type of organisation, occupation, purpose, security, rate of interest charged and types of bills. This classification is confusing with some avoidable overlapping. Thus, by "purpose" is really meant the form of the credit (fixed capital for industry, working capital finance against inventories etc.) while "occupation" indicates the function of the borrowing unit. In the "type of organisation" the size of the borrowing unit (small; others) and function (break-up of "co-operatives" into "financial" and "others") also enter. In "purpose" are included items like export finance and import finance which feature in "type of account" also.

23. The principal points on which the BSR 1 proforma differs from the UBB are detailed below:—

The listing of information account-wise, though laborious and time-consuming, is the only method of obtaining various cross-classifications. However, with the rapid increase in the number of small borrowal accounts, we feel that it is quite unnecessary to insist on branches listing out *all* their accounts and that little information of value would be lost by allowing the consolidation of small accounts below a cut-off point. We hence recommend that the first part (Part A) of the BSR 1 return should comprise account-wise information on all accounts with credit limits of more than Rs. 10,000. Accounts with limits of this amount and below would be consolidated and information on this could be given in Part B of the return. The format of Part B, which would be fundamentally different from Part A in that it would involve no coding, has been designed to bring out the essential information on total advances outstanding and number of accounts of major categories of small borrowers. It may be mentioned in passing that such consolidated accounts would form more than 80 per cent of the total number of borrowal accounts, though, amount-wise, such accounts may total up to less than 10 per cent of bank credit.

Coverage and format

Split up of the return into two parts

### Columns deleted.

24. We feel that the reporting of the particulars of the security against which credit is sanctioned has caused need-  
**Security** less confusion and difficulties of interpretation. Not infrequently, limits under a single account are sanctioned against more than one security, with or without sub-limits and in case sub-limits are specified, with a ceiling on the overall limit. In such cases, it is virtually impossible to report the position *vis-a-vis* the security. The main use to which security-wise information can be put is in the formulation of selective credit control policies. For this purpose, data will need to be provided at least once a month and thus in a half-yearly (or even quarterly) return, this classification is largely wasted. Even for selective control decisions, it is unnecessary to collect data on advances against a wide range of commodities (the UBB provides for 69 codes under this section). As the Banking Commission has suggested, it is sufficient to restrict the break-up to a few sensitive commodities (e.g. cotton and *kapas*, major oilseeds, vegetable oils, rice, wheat, sugar, jute). The number of branches which account for most part (80-90 per cent) of the advances against these commodities cannot be more than about 1,000. In respect of individual commodities, the number will be very small, seldom exceeding 100. A special monthly return, which we have designated as BSR 3, may be collected from these branches by the Head Offices in respect of the outstanding amount against the sensitive commodities only. The limited reporting on securities would of course mean the loss of some interesting and useful information such as the quantum of advances against gold, shares, book debts etc. But the advantage of obtaining such data seems to us as not quite worth the cost of introducing a confusing and largely redundant dimension into the reporting scheme. Further, information on advances against shares of Rs. 5 lakhs and above is furnished to the Reserve Bank. Changes in the volume of book debt advances can be inferred from the trends in internal bills purchased and discounted, the aggregate figures of which are available from the statutory return (Section 42) submitted to the Reserve Bank.

25. We recommend the deletion of the column and codes relating to purpose as the information given under this  
**Other deletions** column is largely brought out in the column for Type of Account. Information on the type of bill (clean,

documentary) can also be deleted as it now has no particular relevance for policy or analysis. So also, the column for advances against warehouse receipts is an unnecessary detail that should not clutter a return of this nature. The column "Credit" has been the cause of some confusion. The exact amount of the credit balance in any particular account is of little significance; nor can the amounts in credit be totalled for groups of accounts. All that needs to be known is if an account is in credit balance. Hence, we have dropped this column in the BSR 1 proforma. The instruction is to be provided that when an account is in credit, it has to be indicated with the letters "CR" in the advance outstanding (debit) column.

### Columns added

26. The UBB form requires the listing of accounts separately for each type of account  
**Type of Account** (cash credit, overdraft, demand loan etc.). This has an advantage in that the task of recording can be distributed between different persons who can work with different ledgers and balance books. On the other hand, the separate account-wise sheets result in a sizeable pile for each office and give the impression of a huge task. Partly for the psychological effect of compressing the volume of the return submitted, and partly to accommodate banks who maintain their books on a borrower-group basis (separately for small industry, agriculture etc.) and not according to type of account, we suggest that codes be provided for the type of account and a column added in the proforma for this head. Branches can record the details in any order they find suitable. The convenience of splitting up the task of recording between different individuals will not be lost in this arrangement since the entire list of accounts in any one balance book or ledger can be completed by one person. Where the book relates to one type of account, say cash credit, after the entry of the code against the first account, the recording clerk will merely have to mark "ditto" under the column for 'Type of Account.' Where the book relates to all accounts to a particular group of borrowers, say small-scale industries, the code under 'Type of Account' would vary.

27. A basic aim of the new banking policy is a change in the functional and spatial pattern of credit distribution. Fairly  
**Location** detailed information on these aspects is hence very necessary. The provision made in the UBB for this is not

quite adequate. In the first place, information on the geographic aspect of credit deployment is restricted to the code given to each branch, the assumption here being that the credit extended by a particular branch is used in the State and district in which it is located. There are significant exceptions to this seemingly simple assumption. The most notable is the credit extended by bank offices in the larger metropolitan centres, a good part of which is deployed elsewhere. Thus, for example, an account appearing in the books of a branch located in Calcutta, could be used by a unit located in Bihar or Assam. Even in the case of small branches, some advances made could well be utilised not in the district in which the branch is located but in a neighbouring district. This would be common in regard to agricultural loans made by branches located in or close to district borders. Appraisal and evaluation of policies such as the Lead Bank Scheme depend largely on data on a district-wise basis. As a necessary refinement, we suggest the inclusion of a new column for "location" in which has to be entered the code for the district in which the unit using the credit is located. Separate codes will have to be listed for each district, union territory and metropolitan centre which is not part of either. Such codes are now given under the UBB for each branch according to its location and these will merely have to be listed. This code list, with over 300 districts, might appear formidable, but a vast majority of the branches will have to deal with no more than a maximum of four to five codes, the other areas being quite irrelevant to the scope of their operations. Some difficulties could arise in the case of composite advances given to a group of industries with units located in different areas (e.g. Associated Cement Companies). It may not always be possible to split up such advances. It will also not be possible to be precise about the location of the utilisation of large trade advances. For example, advances given to the Food Corporation of India are disbursed in a number of States and it would be impossible in this case to provide any code other than that for New Delhi, the Head Office of the Food Corporation. Such limitations will persist in which case the location code would have to be that of the branch where the account is maintained. In view of these shortcomings, it is not possible to present a precise break-up of district or even State-wise distribution of credit and hence any interpretation based on the data should be undertaken with care.

28. Further, the UBB does not provide sufficient scope for the recording of credit

**Guarantee Status** extended to all the "priority" sectors. This is amended through changes and additions to the Occupation and Organisation codes (as described later). We also feel that yet another dimension could be usefully added to the categorisation of credit by introducing a column to indicate the guarantee status of each loan account. At present, guarantee cover for advances to small-scale industries is provided by the Credit Guarantee Organisation and that for advances to small borrowers in the other priority sectors by the Credit Guarantee Corporation Ltd. There are also some loans to small-scale industry which are not eligible for guarantee cover. We feel that it would be useful to have a break-up of accounts according to the guarantee cover and suggest for this column to indicate (1) loans to small-scale industries covered by the Credit Guarantee Organisation, (2) other loans to small-scale industries, (3) loans covered by the Credit Guarantee Corporation of India Ltd., and (4) all other loans. Codes for (1) and (2) would enable the classification of credit to small-scale industries, while (3) would help in the identification of the really small borrowers in categories like "Retail Trade," "Transport," etc.

29. We have considered the possibility of including within the advances return (BSR 1) the returns required by the Credit Guarantee Organisation and the Credit Guarantee Corporation Ltd. While from the guarantee status codes it would be possible to give all details provided for in the return, in respect of the accounts guaranteed by these two institutions, this will not fully meet their operational requirements. For instance, the Guarantee Organisation provides cover in respect of other types of assistance extended by banks to small industries such as opening of letters of credit, providing bank guarantees etc. As contingent liabilities, these will find no place in a return on advances. Further, since the policy in regard to guarantee cover is likely to undergo fairly frequent changes and adjustments, it would be unwise to integrate the reporting for this purpose in a return intended for collection of basic statistics, the format and scope of which would have to continue without much change for some length of time. However, we strongly recommend that such returns as may be required from banks by the Guarantee Organisation and Corporation should be confined to purely operational purposes, which would greatly simplify reporting. The statistical details of the accounts coming under their guarantee would be provided by the BSR 1 and there should be no duplication

in the collection of this information. We also suggest that, if possible, the operational returns should be collected on a date different from the BSR—that is, other than June and December.

### Changes in Codes

30. The importance of obtaining data on bank credit extended to the public sector needs no stress. This has to emerge out of the codes for the "Type of Organisation" of the borrowal account. The present UBB classification in this respect could be made more specific for this purpose. The Organisation codes recommended by us include four sub-heads under public sector which would distinguish between loans given to Central Government-owned undertakings and between State Governments and State Government-owned undertakings and a separate code for quasi-Government bodies. Under "Private Sector" a separate code for companies not owned but managed by Government (e.g. sick textile mills) has also been introduced. We have also considerably simplified the present Organisation code of the UBB, which combines organisation and occupation, resulting in needless confusion.

31. The UBB code for "Occupation" (indicating the activity of the borrower) is based on the standard industrial classification and contains as many as 189 items. We have gone through this list carefully and deleted several items, which are of little significance or can be usefully combined under other heads. For example, a separate code for "Hunting" seems unnecessary, as also the break-up under manufacture of chemical and chemical products which includes, as separate items, Pesticides, Paints and Varnishes, Soap and cleaning compound, Matches etc. The code list we have drawn up follows the same grouping as the UBB code scheme but is compressed and rationalised to roughly half, containing only about 90 items. We have added a few items which are of significance in the context of current policy. Thus, a separate code has been given for advances to Rural Industries Projects while advances under the Differential Interest Rates Scheme will be consolidated and reported in Part B.

32. We are retaining the rate of interest column as before. In respect of accounts where more than one interest rate or slab rate prevails, it is suggested that only the rate

Rate of Interest

which applies to the bulk of the advance be indicated.

33. As indicated earlier, Part B of BSR 1 is designed for all accounts of limits of Rs. 10,000 and less. In respect of these small accounts which are likely to grow in number in future, we feel that consolidation would reduce the workload considerably. While this part will not bring out all the dimensions built into Part A of the return, certain characteristics important in small advances, such as Guarantee Status and Occupation have been provided for. This would enable the compilation of information on the flow of credit to priority sectors, thus meeting current requirements. Since in this part of the return, emphasis is placed on the priority sectors, information on small limits sanctioned to other sectors will not be available. Thus, limits of Rs. 10,000 and below sanctioned to large and medium industry, trade etc. would be clubbed in the residual head "Others". Similarly, the consolidation for "small-scale industry" as a whole without further break-down would exclude industry-wise details under this head. These, however, are not significant limitations, since not many credit limits of Rs. 10,000 and below are sanctioned to large and medium industry and trade or even small-scale industry.

34. The UBB Return, as its name suggests, envisaged the maintenance by all banks of balance books in a uniform pattern, which would encompass all the details required in the return. The expected uniformity has not been realised and we found that no bank has made even an attempt towards this type of balance book. The idea of retaining permanently coded information on each account is very good from the point of view of accurate and easy reporting. We strongly recommend therefore that each branch should give a fixed number in its books to each account with credit limit over Rs. 10,000. The numbering could follow any fashion, suitable to the procedures of each bank. What is important is that a register should be maintained in which the name of the party and the number allotted to the party, as well as various codes relating to each account (which can be listed both by name and number) are entered. This might mean some amount of initial work, but once all the accounts are classified and coded in accordance with the BSR requirements, it will only be necessary to make additions when

Maintenance of Register

new accounts are sanctioned and to delete cancelled/expired accounts. The advantage of such a register would be that all the "fixed" information regarding each account (the location of the borrowing units its organisation, occupation etc.) can be copied on the BSR 1 each half-year. The common practice among banks is to copy the codes from the previous return. But this procedure results in a number of mistakes which cannot be easily detected while with permanent numbers, checking is facilitated. The Banking Commission's suggestion is that "fixed information" in respect of each account (comprising all the dimensions of the UBB return including the credit limit) should be reported to the Reserve Bank in respect of all existing accounts and updated in respect of additions and deletions every month. We feel, that in view of the simplified format and reduced frequency recommended by us, there is no necessity to call separately for such fixed information. The maintenance of separate registers by branches, as suggested, would serve the same purpose with greater administrative convenience.

35. The BSR 2, relating to deposits will replace the present quarterly return (previously monthly) called for from every banking office. This is a simple return which calls only for the total figures of the main categories of deposits. We have added a column for the number of accounts under each category which is of great importance and can be easily provided. We have also added to this return, a small inset which calls for a break-down of the number of employees, in three major categories; at present, we have information on the number employed according to categories only for individual banks as a whole. (This is included in the Return on Earnings and Expenses.) These data can be provided with much greater ease than any relating to banking operations and as such their inclusion will cause no additional burden.

36. The new returns on advances and deposits (BSR 1 and 2) could be introduced for the last Friday of October 1972 and the regular half-yearly reporting could start with the return for December 1972. The new forms and instructions should be printed by the Reserve Bank and issued to banks in sufficient numbers to enable each branch to submit the first (October 1972) return as also that for December 1972. Banks should make their own arrangement for printing forms for the return from June 1973 onwards.

37. The most important pre-condition for the success of the scheme of statistical reporting that we have outlined is the set-up of arrangements for effective and sustained follow-up action. The first year or two would be crucial, for it is in this period that the new system of reporting will have to be understood and placed on a firm basis. Follow-up will have to go far beyond the usual procedures which depend entirely on correspondence, beginning with the despatch of instructions to submit a return by a certain date and continuing with repeated reminders. Definite and regular organisational arrangements will have to be made both in the Reserve Bank and in the banks in this regard.

38. It is a common experience in the Reserve Bank that the receipt of returns of the surveys for which Head Offices of banks have to submit returns are inordinately delayed. The reason generally advanced by the head office is the failure of certain regional offices/branches to provide the necessary information. Hence it would seem that the importance of statistical reporting to the central banking authority and utilising the same data for their own internal purposes has not been fully realised by banks. The highest priority should now be accorded to the statistical returns submitted by branches, on which would depend the flow of *basic* information, evaluation of performance and assessment of current trends and formulation of future policies. Banks should instruct their offices to pay particular attention to these returns and ensure their accurate and prompt submission. As a first step, each branch should be instructed to open a register of borrowal accounts, as suggested in this report, which would provide all the fixed information in codes in respect of each account, with credit limit over Rs. 10,000. The ideal solution would no doubt be for each bank to have a strong and effective statistical and economic wing with representation at regional level. Since this is not likely to come about in the near future, other measures will have to be devised for satisfactory statistical reporting.

39. We suggest that a Committee of Direction be constituted in the Reserve Bank to have overall charge of the basic statistical returns. This Committee will have to be in constant touch with bank managements and discuss with them the internal arrangements most suitable to each bank. The banks will have to indicate the officers in the head/regional

offices who would be directly responsible for obtaining the completed forms from the branches under their charge and transmitting them to the Reserve Bank. The regional offices of the Reserve Bank's Department of Banking Operations will also have to be involved in this as they would provide the liaison with the regional set-up of individual banks and directly take up the matter of delayed submission with the officers in the concerned banks.

40. In addition, the Reserve Bank should be able to provide guidance in regard to the completion of forms. We suggest that two or three officers, familiar with the requirements should in the next three to six months visit the regional centres and have personal discussions with the bank officials there, impressing on them the importance of reporting and explaining the concepts involved in the reporting of data. This team of officials should ensure that necessary organisational and administrative arrangements are made in each one of the banks, at the Head Office, regional and branch levels. Every course in banks' training centres as also in the Bankers' Training College should include at least one talk on the BSR scheme. There should be continuous and informal contact with the banks who should come to realise that they can always turn to the Committee of Direction in the Reserve Bank to explain their difficulties and clear doubts. With this *rapport* established and genuine efforts made towards providing a secure base for statistical reporting, the success of the BSR scheme can be ensured.

41. In the Reserve Bank, the organisational set-up for the receipt, scrutiny, consolidation and publication of data collected through the BSR returns should be strengthened and streamlined. Even though the importance of the prompt receipt of returns and tabulation of data is recognised, the day-to-day work is hampered owing to the preoccupation of staff with other pressing items of work. It is essential therefore that adequate staff should be provided for keeping an effective track of the receipt of returns and quick follow-up action in regard to the tabulation, feed-back and publication of data. We feel that a separate unit should be created in the Economic Department and in the Department of Statistics of the Reserve Bank for this purpose.

42. At present, data on advances of banks to priority sectors are collected from the

Head Offices of all scheduled commercial banks for every quarter. This return should continue as this is the only source of information now available on this aspect. It would be possible in due course to provide information in this regard from BSR I in greater detail and with more precision. For instance, the information would be in respect of States and districts which would be a valuable addition. The only shortcoming would be that the statements would be on a half-yearly and not quarterly basis. With the success of the BSR on a half-yearly basis and its possible extension to a quarterly periodicity, this would also be overcome.

43. The definition of "priority sectors" presently adopted, is rather loose and its evolution may be traced to several *ad hoc* decisions taken since the days of the National Credit Council. The components of this group are not clear-cut, resulting in some inevitable overlapping. For example, retail trade, small business and professional and self-employed are not mutually exclusive and the figures of advances reported against each would depend on the judgment of the person preparing the return. This, however, would not affect the total figure of priority advances but only of the sub-groups. More important is the fact that the concept of size does not yet find a place in reporting, which allows room for several anomalies. Thus, under "Retail trade" would be included not only small shopkeepers but large department stores as well. A way out of this would be to include in the case of some of the categories (road and water transport operators; retail trade; professional and self-employed and small business) only such accounts as are covered by the Credit Guarantee Corporation Ltd. This would be available from the Guarantee Status code. For comparability with earlier data, however, figures for all accounts (both guaranteed and non-guaranteed) could also be given. We have also taken the opportunity to streamline the content of indirect agricultural finance by providing appropriate codes. A significant inclusion in indirect finance will be finance provided for distribution of agricultural machinery and implements on the same analogy as finance for fertiliser distribution.

44. Our suggestions for classifying priority sector advances data from the BSR I and the main differences between this and the existing classification are listed below:—

## Classification of Advances to Priority Sectors

	<i>As per existing proforma</i>	<i>Proposed classification from BSR</i>
<b>I. Agriculture</b>		
(a) Direct Finance	<p>(i) Direct Finance to farmers (short, medium and long-term).</p> <p>(ii) Development loans to plantations, as well as loans for the development of animal husbandry, dairying, fisheries, poultry, piggery, sericulture etc.</p>	<p>This will be exclusive of <i>all</i> loans to plantations. (Separate data for loans to plantations and other agricultural activities such as dairying, fisheries etc. will be available).</p>
(b) Indirect Finance	A number of items are now clubbed together in this classification.	<p>Separate data would be available for the following items:</p> <ol style="list-style-type: none"> <li>1. Loans to Electricity Boards for energisation of pump sets.</li> <li>2. Distribution of fertilisers, pesticides and seeds.</li> <li>3. Distribution of implements and agricultural machinery (including financing hire-purchase arrangements).</li> <li>4. Primary agricultural credit societies.</li> <li>5. Agricultural custom service units (including hiring of tractors, spraying and other agricultural equipments).</li> <li>6. Agro-Industries Corporation.</li> <li>7. Agricultural Finance Corporation Ltd.</li> <li>8. Co-operative marketing societies.</li> </ol>
<b>II. Small-scale Industries</b>	This covers industries whose investment in plant and machinery (original cost) does not exceed Rs. 7.5 lakhs.	No change in definition. Separate data would be available for accounts guaranteed by Credit Guarantee Organisation (Reserve Bank).
<b>III. Road and Water Transport Operators</b>	<p>The data are available for two groups:</p> <p>(i) Taxi, scooter and auto-rickshaw drivers and persons plying boats and barges.</p> <p>(ii) Other transport operators.</p>	<p>The data will also be available for the following categories:</p> <p>(i) Taxis, auto-rickshaws and scooters, (ii) Cycle rickshaws, hand and animal-drawn carts. (iii) Other transport operators (bus, lorry etc.)</p> <p>Information will be available on accounts covered by the Credit Guarantee Corporation so that it will be possible to have data on sector-wise and size-wise classification.</p>
<b>IV. Setting up of Industrial Estates</b>	All loans for setting up of Industrial Estates.	No change.
<b>V. Retail Trade</b>	This is exclusive of dealers in fertilisers, pesticides and seeds which are to be included under indirect finance to agriculture.	Separate data would be available for dealers in (i) fertilisers, pesticides and seeds, (ii) agricultural machinery, (iii) petrol and mineral oils and (iv) other products. Hence it would be possible to avoid double counting of items covered under this category and in indirect finance. Information will now be available on accounts covered by the Credit Guarantee Corporation so that it will be possible to have data on sector-wise and size-wise classification.
<b>VI. Professional and Self-employed</b>	This includes all professional groups like chartered accountants, doctors, engineers, consultants etc. and also those who are technically qualified and engaged in other activities, e.g. artisans and craftsmen.	Data would be available separately for professionals, repair works, artisans and craftsmen. Hence there will be no change in the coverage. Information will now be available on accounts covered by the Credit Guarantee Corporation so that it will be possible to have data on sector-wise and size-wise classification.

*As per existing proforma*

*Proposed classification from BSR*

VII. Small Business	This includes small borrowers who are not covered by above items and would mainly cover services other than professional services mentioned above.	Data are available for the following items: 1. Other custom services. 2. Hotels and restaurants. 3. Other services. Information will now be available on accounts covered by the Credit Guarantee Corporation so that it will be possible to have data on sector-wise and size-wise classification.
VIII. Education	This covers loans to individuals as well as institutions in one bulk.	From the codes, it will now be possible to segregate loans to individuals.
IX. Rural Industries Projects	Not given	Total advances without occupation-wise break-up (as between small-scale industry and agriculture) will be available.
X. Differential Interest Rates	Not given	Total advances without occupation-wise break-up will be available.

45. At present, Head Offices of banks send every week to the Department of Banking Operations and Development, Reserve Bank, a consolidated statement on advances for exports, small industry and direct short-term finance to agriculture. Since this information is used for calculating refinance entitlements in terms of the current policy, we have not proposed any changes in regard to this. However, there seems to be scope for streamlining the collection of this type of information even allowing for policy requirements.

**Other Basic Statistical Returns**

46. The return on advances against selected commodities will have to be collected by the Head Office of each bank from such of its branches as have sizeable advances against these securities. The selection of branches for the purpose of reporting will have to be made by the Head Offices in consultation with the Reserve Bank. This return may commence from December 1972.

47. BSR 2, a simple return, would give the total deposits of each branch according to the main categories—current, savings, fixed and others. From this could be drawn up statements on the State-wise and district-wise distribution of deposits. However, this would not provide for an important aspect of deposits, viz. the pattern of ownership, comparable in nature to the sectoral flow of credit which BSR 1 would provide. In view of the large number of deposit accounts, about 35 million against 2.5 million of advances accounts, it is not feasible to have a quarterly or even half-yearly survey of ownership of deposits. Such a survey

is presently conducted on an annual basis but the return is submitted by the Head Offices of banks. This survey is designed principally for analytical purposes, in particular to provide data for savings estimates and flow of funds. The proforma calls for details, several of which are not normally included by banks in the classifications for their internal purposes and hence would not find a place in their books. A major limitation of any attempt to classify deposits according to ownership lies in the fixed deposits group of individuals. More than one-half of the total fixed deposits is owned by individuals. Banking practices prevailing now do not require any information from a person opening a fixed deposit beyond his name and address. It could be that in small branches particularly, the staff of the branch know the identity of the sizeable majority of their depositors and hence would be in a position to indicate their profession or occupation. But obviously, no survey could be dependent on so uncertain a factor.

48. Unless the reporting on ownership of deposits is from the branches, it would not be possible to bring out regional variables in ownership. It would be ideal to place this return also on the BSR 1 lines with individual accounts reported. From such account-wise reporting can be obtained valuable data on the size-wise and class-wise distribution of deposits which, collected over a period of time, could throw light on such controversial issues as the interest elasticity of savings etc. What stands in the way of the introduction of this type of survey is the sheer volume of deposit accounts. The Banking Commission has suggested that account-wise information on deposits could be collected from all branches in respect of accounts with balances of more than Rs. 5,000 while the accounts below

this cut-off point could be assessed through a sample survey. The difficulties of account-wise reporting of deposits have been stressed by several bankers. In view of this, we recommend a consolidated return, the format of which has been drawn up (BSR 4) having in mind the requirements of the analyses undertaken in the Reserve Bank. At the same time, we have recognised the limitations of reporting the particulars of deposits owned by individuals and included a column against which would be reported the deposits not classifiable, which category might include a sizeable portion of fixed deposits. This return would have to be submitted by each branch through the Head/Regional Offices once in two years as the extent of annual variation in ownership pattern is insignificant. The first such survey can be started for March 1973. To supplement the information gathered through this survey, sample surveys should be undertaken on other aspects of ownership, with details collected on an account-wise basis.

49. Banks are familiar with the annual survey of investments which is easily compiled from Central Office records.

**BSR 5—Banks' Investments** However, the old return while providing for reporting of State Government securities individually does not call for information on other investments (such as in bonds and debentures of land mortgage banks and electricity boards etc.) on a State-wise basis. Information on the totals and range of banks' investments in each State is an important supplement to the data on the region-wise deployment of funds. This information has been obtained on an *ad hoc* basis by the Credit Planning Cell of the Reserve Bank for the last two years. We have devised a simple form on these lines which should be attached, as a supplement, to the annual return on investments.

50. From BSR 1, it would be possible to draw out the outstanding level of agricultural advances in each district, distinguishing between crop loans and various types of indirect advances. Distinction can also be made between short-term and medium (including long) term advances. However, for the reason that much socio-economic significance is attached to agricultural development and also because commercial banks are recent entrants to this sector, it is necessary to have other details of various aspects of their performance which cannot be easily integrated in a statistical return covering all types of credit. Two special returns, pertaining to agricultural lending, have hence been designed by us. These have to be submitted by

Head Offices of banks who, in turn, will have to obtain the details from their branches. The agricultural departments/cells of banks, set up in recent years, at Head Office and at Regional levels are usually in close touch with the progress made by each branch in respect of lending to agriculture. At the branch level also, the books and ledgers relating to agricultural loans provide for various types of information relating to crop loans, especially in regard to kind and cash components, indicating the quantum of fertilisers, seeds, pesticides etc. This is generally indicated on the top of the ledger folio in respect of each advance. Hence, the collection of the data required for the two special returns from branches is not likely to cause undue strain. The returns submitted to the Reserve Bank will be on a State-wise basis, but it would be necessary for the banks to consolidate the data received from individual branches on a district-wise basis, so that they will be in a position to supply information for *ad hoc* enquiries that might arise from time to time from the Central Government and Reserve Bank. Such enquiries are especially likely in the case of the SFDA/MFAL districts, Multiple Cropping Schemes etc.

51. Both the special returns relate to direct finance (crop loans and term loans) to farmers, and each is in two parts, the first in respect of farmers financed directly by banks and the second in respect of farmers financed through primary co-operative societies. Special Return 1 is concerned with the quantum and levels of lending to agriculture. It was impressed on us by the officials of the Department of Banking that a mere record of the loans outstanding as on a particular date would not give a correct indication of the amount of credit extended during the period by the bank concerned. Where figures of outstanding advances are high because of poor recovery performance, this would actually be a misleading indication. Hence, we have provided a column for the loans issued during the period. In case of limits rolled over and operated in the manner of cash credit limits, the working out of loans issued would require a summation of debits in such accounts. In the case of term loans, and other loans with a specific disbursement schedule, a mere totalling of amounts disbursed is all that would be required. This is a procedure adopted by co-operatives and commercial banks also should find no difficulty in presenting the data in a similar fashion.

52. An important new dimension introduced into the Special Return 1 is that of size of the holding of the farmers financed. Four

size categories have been indicated and the split-up of loans given to each category is required in respect of *total* crop loans and *total* term loans only. It was represented to us that it would be desirable to have further size-wise *cum*-purpose-wise break-up but we feel that it is not necessary to insist on these details which would mean an excessive work-load for branches. Section B of Special Return 1, which pertains to farmers financed through primary societies, is simpler and calls for no size-wise break-up or details of term loans and allied activities. Special Return 1 is required to be submitted twice a year, as on the last Friday of March and September.

53. Special Return 2 is concerned with an important aspect of agricultural financing, viz. the recovery position. Banks are already familiar with the methodology of working out recoveries and overdues and they have to engage in this exercise for their internal purposes as well. The Special Return 2 is required to be submitted once a year (last Friday of June) in respect of loans advanced directly and through primary societies.

54. In addition to the returns required to be submitted to the Reserve Bank, a number of returns are also being called for by the Head Offices of banks from their branches for purposes of internal control and evaluation. We

**Banks' internal reporting structure**

have not gone into the internal system of statistical reporting adopted by banks as this is outside the purview of our terms of reference. We hope that with the successful implementation of the BSR scheme and the prompt feed-back of the processed results to individual banks on a district/region-wise basis, banks themselves would review, rationalise and revise their internal systems of statistical reporting. With the results of the basic statistical returns available to banks with a minimum time-lag, there will be ample scope for pruning down and reducing the periodicity of several of these returns. While such improvements in systems and procedures for developing management information will necessarily have to be done on a bank-wise basis, we would like to stress that even in this regard, some uniformity in internal reporting is desirable so as to facilitate some common standards of evaluation. We have recommended, as an important follow-up measure, that a team of officers should go round for individual discussions with banks. This team could also explore the scope for streamlining the type of information required by banks from their branches with specific reference to its content, quality and frequency. But ultimately this is essentially a field in which individual banks themselves will have to initiate action without delay.

A. Raman	— <i>Chairman</i>
T. R. Shah	— <i>Member</i>
N. R. Kulkarni	— <i>Member</i>
R. Narayanan	— <i>Member</i>
A. Bagchi	— <i>Member</i>
H. B. Shivamaggi	— <i>Member</i>
Meenakshi Tyagarajan	— <i>Member</i>
C. S. Ramachandran	— <i>Member</i>
K. R. Viswanathan	— <i>Member-Secretary</i>

*August 7, 1972.*

*Bombay,*

# INSTRUCTIONS FOR FILLING IN THE BASIC STATISTICAL RETURN 1 (PARTS A AND B)

## General Instructions—Parts A and B

1. This return (BSR 1) pertains to bank credit. It is a half-yearly return as on the *last Friday* of June and December every year. In case the last Friday is a holiday, the figures should relate to the previous working day.

2. The items of bank credit required to be reported in this return are the same as those covered by the Weekly Statement under Section 42(2) of the Reserve Bank of India Act. The items are :

- (a) loans, cash credits and overdrafts
- (b) inland bills purchased and discounted
- (c) foreign bills purchased and discounted.

Due from banks, representing loans and advances granted to banks should also be reported under the appropriate codes.

Bad debts should be included. Money at call and short notice should *not* be included.

3. Part A of the return relates to accounts with individual *credit limits* of over Rs. 10,000. Each of these accounts has to be *separately* listed.

Part B does not require account-wise listing. It calls for information on the totals of accounts with *individual* credit limits of Rs. 10,000 or less.

The cut-off point of Rs. 10,000 per account should relate to the limit in force and *not* the amount outstanding in the account. Where no specific credit limit is sanctioned, the amount outstanding may be treated as the limit.

If a party has more than one account with individual limits of over Rs. 10,000, each of these has to be listed separately in Part A. Similarly, if a party has one or more accounts with individual limits of Rs. 10,000 or less, these have to be consolidated in Part B.

*To repeat*, please note that reporting is to be account-wise and not party-wise. The size of the limit of each account is the deciding factor whether it is to be individually reported in Part A or consolidated with other accounts in the same category in Part B.

4. In Part A, particulars of type of account, organisation, occupation, guarantee status, rate of interest, credit limit and amount outstanding are to be recorded *separately* for each account with a credit limit of over Rs. 10,000. In Part B, accounts with individual credit limits of Rs. 10,000 and less should be consolidated according to two criteria, viz. occupation and guarantee status. (Please see detailed instructions for Part B.)

5. A summary of total credit as reported in Parts A and B should be furnished at the end of Part B. The grand total of credit shown here should tally with the total of the different items of bank credit including 'due from banks' reported for the relevant week under Section 42(2) of the Reserve Bank of India Act.

6. The name of the bank, address of the branch/office, date of the return and page number should be clearly stated in the space provided *on each page*. The branch/office should have a rubber stamp for the code number allotted to it by the Department of Statistics of the Reserve Bank and use it in the space provided for the purpose on each page of the return.

7. The branches/offices of the banks should forward the completed BSR 1 return—*Part A and Part B together*—to their Regional/Head Offices and *not* to the Reserve Bank. Please note that the two parts of the return should be submitted *simultaneously*. In no case should the two parts be segregated or submitted separately. The Regional/Head Offices of the banks should in turn forward all the returns received from their branches/offices, after preliminary scrutiny to the Director, Banking Division, Reserve Bank of India, Economic Department, Post Box No. 1044, Bombay-1.

8. Appropriate arrangements should be made between the Regional/Head Offices and branches so that the returns are collected by the Regional/Head Offices from their branches and forwarded to the Reserve Bank so as to reach the Reserve Bank within *six weeks* from the date to which the return relates.

9. It is suggested that the return be prepared in triplicate. Each branch/office may retain one copy and send the other two to the Head/Regional Offices who would forward a copy to the Reserve Bank and retain another for their record.

### **Detailed Instructions**

#### **BSR 1-PART A**

##### **Column 1: Name of the party**

The name of the borrowing unit/party should be entered in this column. If a party has more than one account, the name of the borrower will be repeated for each account.

This column is introduced for the use of the reporting bank and not for the use of the Reserve Bank. The entry of the name of the party against each account would facilitate the checking of the various codes given to it. There is a perforation after this column and the Head/Regional Office forwarding the completed returns to the Reserve Bank should detach the portion containing the names of the parties and send the rest (*viz.* the portion on the right side of the perforated line) to the Reserve Bank.

##### **Column 2: Account Number**

It is necessary that each account reported in Part A should carry a number which continues unchanged. In case a system of numbering borrowal accounts is already followed, the relative number of each account should be recorded in this column. If no such system exists, serial numbers should be given to all accounts. Care should be taken to ensure that the number once allotted to an account is not changed for any reason, as, for instance, with the opening of new ledgers.

##### **Column 3: Location (District)**

Information given in this column is important for ascertaining the flow of credit, state-wise and district-wise. The credit extended by a branch is not always

used in the district and state in which it is located. Especially in major urban and metropolitan branches, a good part of the credit extended is utilised elsewhere.

In this column, therefore, the code for the district in which the loan will be utilised by the borrower should be entered. For example, if the head office of a company in Calcutta is granted an advance for its factory located in Jamshedpur (Singbhum District in Bihar) the appropriate district code, i.e. 088, should be indicated.

It may not always be possible to indicate the district where certain advances are utilised as, 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 or State. In such cases, the code appropriate to the district where the branch operating the account is located is to be entered. Efforts should, however, be made to identify the district where the credit is actually used in as many cases as possible.

*Chandigarh* presents a special case as this is the seat of two State Governments (Haryana and Punjab). In the case of loans sanctioned to State Governments, their undertakings or companies, where it is not possible to indicate the district of utilisation, it would nonetheless be necessary to distinguish between the *States* where the loan would be used. Hence, in the case of a loan sanctioned in Chandigarh to the Punjab Government or Government undertaking or a private company operating in Punjab State where the district of utilisation is not known, the code to be used would be 390(P). Likewise, in the case of a loan sanctioned to Haryana Government and agencies or companies where the district of utilisation is not known, the code to be used would be 390(H). However, in all cases where the *district* where the loan would be utilised is known, the corresponding district code has to be given. When the loan is utilised in Chandigarh City, the code for Chandigarh (390) should be given.

A list of code numbers allotted to the different districts, union territories and metropolitan centres is given in List A.

#### **Column 4: Type of account**

The code numbers allotted to eight types of accounts are given in List B and all accounts in the books of a branch have to be included under one or the other of these eight types, as appropriate. The code number relevant to the type of borrowal account, i.e. cash credit, overdraft, term loan etc. should be entered in this column.

The listing can follow any convenient order, ledger-wise. Where ledgers are maintained according to type of accounts (viz. separate ledgers for cash credits, overdrafts etc.), all accounts in one ledger(s) could be completed before another ledger relating to another type of account is taken up, e.g. all cash credit accounts could be listed before going on to overdrafts account.

Where ledgers are maintained according to types of borrowers (small-scale industry, agriculture etc.) the listing could follow this order. All types of accounts of any one class of borrowers could be listed in any convenient sequence. However, care should be taken to give the appropriate code from List B for each account.

Term loans would include (a) loans *originally* sanctioned for a period exceeding one year and outstanding partly or wholly on the date of the return, (b) interim cash credits pending the sanction of formal term loans, and (c) instalment credit where repayment is spread over more than one year. There may, however, be some agricultural loans sanctioned for short-term purposes (e.g. cultivation of sugarcane) where the duration is more than one year. Such loans should *not* be included in term loans.

Advances against export cash incentives and duty draw-back claims should be reported under Export Bills Purchased/Discounted/Advanced against.

Advances against import bills refer only to bills covering imports from foreign countries.

#### **Column 5: Type of organisation**

List C contains the code numbers allotted to different types of organisation and the code number relevant to the type of organisation of the borrower should be recorded in this column. The list itself provides a brief explanation for each category of organisation. Some further elucidations are given below:

- (a) Government companies are defined under Section 617 of the Indian Companies Act, 1956, as companies in which not less than 51 per cent of the paid-up capital is held by the Central Government or a State Government either separately or jointly.
- (b) Statutory corporations owned by the Central Government or by a State Government, as well as companies which are subsidiaries of the Government companies are also to be treated as Government companies.
- (c) If a company is owned by the Central and State Government jointly on a 50:50 basis, it may be treated as a State Government undertaking for the purpose of this return.
- (d) Loans sanctioned to a State Government or its departments, e.g. for food procurement operations, should be coded as 'State Government.'

However, advances to Co-operative Marketing Federations for food procurement operations as also for other purposes should be coded as "Co-operative."

#### **Column 6: Activity/Occupation**

Information given in this column would bring out the sector-wise flow of credit. List D gives the code numbers for different types of occupation or activity. The code number appropriate to the occupation or activity of the borrower operating the account is to be entered in this column.

The occupation list is divided into five broad groups—Agriculture and allied activities; Industry; Trade, Transport and Finance; Services and Miscellaneous.

Items under Group I (Agriculture and allied activities) relate to the cultivation of crops, including plantation crops and pursuit of certain allied activities such as poultry and dairy farming, fishing etc. Loans given for the processing of these products should be coded from the relevant items included under Group II. The only exception is the case of *tea*. Loans given to tea gardens as well as to tea

factories have to be coded as 021. Advances to traders in tea (as also traders in all other products) have to be classified under 'Trade' (Group III).

If the borrower is engaged in more than one type of activity and if separate limits are sanctioned by the bank for different activities, the credit limit and outstanding amount should be segregated for each activity and reported accordingly. For example, if a company engaged in the manufacture of cotton textiles and chemicals is granted a credit limit by the bank, it is necessary to report the credit limits and amounts outstanding separately for the two units, if separate credit limits are sanctioned. If, however, separate limits are not sanctioned, the major activity of the borrower should be the basis of classification. A suitable remark should be furnished in the last column.

Loans to banks (due from banks) should be coded as 810 if the borrowing unit is a commercial bank and 820 if it is a co-operative bank.

Rural Industries Projects refer to industries located in specific areas covering a group of villages and designated as such by the Government.

#### **Column 7: Guarantee status**

This code will help in the segregation of advances granted to the priority or neglected sectors. All loans covered by the guarantee provided by the two agencies of the Reserve Bank, viz. the Credit Guarantee Organisation and the Credit Guarantee Corporation of India Ltd., belong to the category of priority sector advances. The loans covered by these two guarantee agencies should be coded, as per List E, as 1 and 3 respectively.

Loan accounts of small-scale industries *not covered* by the Credit Guarantee Organisation of the Reserve Bank should be coded as 2, e.g. accounts covered by guarantee of State Government, Export Credit Guarantee Corporation etc.

All other accounts, viz. to sectors other than small-scale industry and not covered by the Credit Guarantee Corporation of India Ltd., should be coded as 4

Please note that the guarantee status established by these codes refers *only* to the guarantee cover provided by the Credit Guarantee Organisation and the Credit Guarantee Corporation of India Ltd. Accounts in respect of guarantees provided by others, e.g. State or Central Government, Export Credit and Guarantee Corporation should be coded as 2 (in respect of small-scale industries accounts) and as 4 (in respect of all others).

#### **Column 8: Rate of interest**

The rate of interest (per cent per annum) charged to the account is to be shown here. Rate of Interest for Demand Bills Purchased need not be filled in. Where slab rates of interest are charged on advances, the rate corresponding to the *largest portion* of advances is to be recorded.

#### **Column 9: Credit limits**

In this column the limits in force as on the date of the return should be shown. Where no specific credit limit is sanctioned, the amount outstanding should be treated as the credit limit. The amount should be rounded off to the *nearest thousand rupees* (omitting 000s).

In recording credit limits in respect of term loans, care should be taken to show only the operating limit, viz. the limit sanctioned *minus* the amount repaid by the borrower. Where the loan has not been fully drawn, the sanctioned limit should be indicated.

If a borrower is sanctioned a composite credit limit against more than one account, the limit may be entered against one of the accounts and a suitable remark may be made in 'Remarks' column to indicate that it is a composite limit. Against other accounts covered by this limit, no figure need be entered in this column. The account number where the composite credit limit is recorded should, however, be given in the 'Remarks' column.

#### **Column 10: Amount outstanding**

The actual loan outstanding (debit) in each account rounded off to the nearest rupee as at the close of business on the reporting date is to be shown in this column. If the outstanding is 'Nil,' it should be indicated by a dash (—). If the account shows a credit balance, it should be indicated by 'CR'; the amount in credit should *not* be reported.

#### **Column 11: Remarks**

Clarification in respect of any entry, where necessary, may be shown in this column. For instance, in the case of large loans utilised in more than one State or more than one district, a suitable indication may be given here. In case of composite limits, the procedure outlined in respect of column 9 would require a remark.

#### **Maintenance of Register**

To ensure accuracy and to facilitate easy reporting in the form required by Part A, each branch should maintain a separate register in which all the relevant fixed information in respect of each account is recorded. All the columns in BSR 1-A (including the name of the party) except "amount outstanding," should be provided for in the register. Each account with credit limit of over Rs. 10,000 should be entered in this register, with the appropriate codes or information under the relevant columns. The advantage of such a register would be that all the fixed information (that is, particulars which would continue unchanged) relating to each account such as the account number, location, type of account, organisation, occupation and guarantee status would be readily available. The preparation of the return would then require the copying of the information in respect of each account from the register. The amount outstanding in each account would of course have to be copied from the relative ledgers.

The preparation of the register would involve additional work initially but once all the accounts are classified and coded, it would only be necessary to make additions when new accounts are opened. Accounts that are closed would have to be crossed out in the register. Any change, such as a revision in the credit limit or rate of interest, would also have to be carried out in the register.

Care has to be taken to ensure that the correct codes/information are entered in respect of each account. Special attention has to be paid in recording code numbers relating to location, organisation and occupation in respect of which information may have to be drawn out from the proposal files. *It is hence necessary that some time be devoted by the Agent or a senior staff member of the branch to check the codes recorded and to ensure that the register is kept up-to-date.*

The register as described above would contain only the information required by Part A of the BSR 1 return. Branches are free to add more columns for recording other information that might be of use to them, such as, the type of security.

## BSR 1—PART B

1. In this part of the return, information in respect of accounts with credit limits of Rs. 10,000 or less is to be furnished in a consolidated form.

2. Unlike in Part A, no coding is required in Part B. In this part, accounts have to be grouped according to the occupational categories specified in the format. The number of accounts, credit limits and amount outstanding have to be totalled up for each of these occupational categories, *separately* for guaranteed accounts and other accounts, and entered in the relevant columns.

It will thus be seen that this part does not call for either account-wise information or as many details as required in Part A.

3. Please note that for the purpose of this return, guaranteed accounts mean *only* accounts guaranteed by the Credit Guarantee Organisation or the Credit Guarantee Corporation. All other accounts would be shown under 'Others'.

4. To facilitate the consolidation for this return, it is suggested that each branch has a work-book with adequate number of pages of each of the occupational categories. In each page, columns may be provided for noting down the credit limit and amount outstanding separately for guaranteed accounts and other accounts.

5. Accounts with credit limits of Rs. 10,000 and less may be picked out from the ledgers/registers. Where no specific credit limit is sanctioned, the amount outstanding should be treated as the limit. The figures of credit limit and amount outstanding for each account may be entered in the page allotted to the particular occupation under the relevant column (guaranteed or others). Totals can then be struck for each occupation of the number of accounts entered, credit limit and amount outstanding separately for guaranteed and other accounts.

6. In respect of advances to "agriculture" and "allied activities" only, separate totals have to be struck for short-term and medium/long-term advances.

- 7 (a) "Allied activities" mean pursuits allied to agriculture such as poultry and dairy farming, sheep and pig rearing, fishing etc.
- (b) "Plantations" would include tea (including tea processing), coffee, rubber, pepper, cardamom, cashew nut, betel and *bidi* leaves, areca-nut, bananas etc.
- (c) "Small-scale industry" comprises units engaged in the manufacture, processing or preservation of goods and whose investment in plant and machinery (original cost) do not exceed Rs. 7.5 lakhs, irrespective of the number of persons employed.
- (d) "Rural industries projects" refer to industries located in specific areas covering a group of villages and designated as such by the Government.
- (e) "Differential interest rate scheme" refers to the scheme under which advances are sanctioned to weaker sections of the community at low rate of interest (currently 4 per cent). Please note that *all* advances given under this scheme to various categories of borrowers such as agriculturists, retail traders etc. should be shown only against this item and *not* reported against any other occupational category.



# BASIC STATISTICAL RETURN 1

**Part B: For accounts with credit limits of Rs. 10,000 and less each  
(As on the last Friday of June/December 197 )**

Name of the Bank : \_\_\_\_\_

Address of the Branch : \_\_\_\_\_

Branch Code : \_\_\_\_\_

Serial Number	Occupation	Guaranteed Accounts*			Other Accounts		
		No. of A/cs.	Credit limit (in Rs. 000's)	Amount Outstanding (in Rs.)	No. of A/cs.	Credit limit (in Rs. 000 s)	Amount Outstanding (in Rs.)
		1	2	3	4	5	6
<b>1.0</b>	<b>Direct finance to agriculture (excluding plantations)</b>						
	1.1 Short-term (including crop loans) ... ..						
	1.2 Medium/long-term ... ..						
<b>2.0</b>	<b>Allied activities</b>						
	2.1 Short-term ... ..						
	2.2 Medium/Long-term ... ..						
<b>3.0</b>	<b>Plantations</b>						
<b>4.0</b>	<b>Indirect finance to agriculture</b>						
	4.1 Distribution of fertilisers, pesticides and seeds ... ..						
	4.2 Distribution of agricultural implements and machinery (including financing hire-purchase arrangements) ... ..						
	4.3 Other types of indirect finance ... ..						
<b>5.0</b>	<b>Small-scale industry</b>						
<b>6.0</b>	<b>Retail trade other than those included under (4.0)</b>						

\*Accounts guaranteed by the Credit Guarantee Corporation of India Ltd and Credit Guarantee Organisation

- \*\*1. Loans to Electricity Boards for reimbursing the expenditure already incurred by them for providing low tension connections from step-down points to individual farmers for energising their wells.
2. Loans to farmers through primary agricultural credit societies in certain States under schemes introduced for this purpose.
3. Loans for construction and running of storage facilities (warehouses, godowns, silos and cold storages) in the producing areas. If the loans are granted directly to farmers, they should be included under item (1) direct finance to agriculture.
4. Advances to custom service units which provide the services of tractors, bulldozers, well-boring equipments, threshers, combines etc. to farmers on contract basis.
5. Loans to individuals, institutions or organisations who undertake spraying operations.
6. Loans to co-operative marketing societies and loans to co-operative banks for re-lending to co-operative marketing societies.
7. Loans to co-operative banks of producers (for example, Aarey Milk Colony Co-operative Bank, consisting of licensee cattle owners).
8. Loans to Agro-Industries Corporations.
9. Advances through the Agricultural Finance Corporation Ltd.

## BASIC STATISTICAL RETURN 1 (Contd.)

Serial Number	Occupation	Guaranteed Accounts*			Other Accounts		
		No. of A/cs.	Credit limit (in Rs. 000's)	Amount Outstanding (in Rs.)	No. of A/cs.	Credit limit (in Rs. 000's)	Amount Outstanding (in Rs.)
		1	2	3	4	5	6
<b>7.0</b>	<b>Transport</b>						
	7.1 Cycle rickshaws, hand and animal drawn carts ... ..						
	7.2 Taxis, autorickshaws and scooters ... ..						
	7.3 Other land transport (lorry, bus etc.) ... ..						
	7.4 Other transport ... ..						
<b>8.0</b>	<b>Personal and professional services</b>						
	8.1 Education ... ..						
	8.2 Professional services (doctors, lawyers, accountants, engineers, architects etc.) ... ..						
	8.3 Repair works ... ..						
	8.4 Artisans and craftsmen ...						
	8.5 Custom service units other than agricultural custom service units ... ..						
	8.6 Hotels and restaurants ...						
	8.7 Other services ... ..						
<b>9.0</b>	<b>Miscellaneous</b>						
	9.1 Purchase of consumer durables						
	9.2 Other personal loans ... ..						
	9.3 Rural industries projects ...						
	9.4 Differential interest rate scheme						
<b>10.0</b>	<b>All others</b>						
	<b>TOTAL</b> ...						

## SUMMARY OF BSR 1

(Amount outstanding in Rs. 000's)

Total of Part A ..

Total of Part B ..

Grand Total ..

**LIST A**  
**LOCATION CODE**

State and District	Code	State and District	Code
<b>ASSAM</b>		<b>WEST BENGAL—Contd.</b>	
1. Kamrup	... 001	4. Howrah	... 110
2. Goalpara	... 003	5. Midnapur	... 112
3. Darrang	... 007	6. Bankura	... 115
4. Lakhimpur	... 010	7. Purulia	... 117
5. Sibsagar	... 012	8. Burdwan	... 120
6. Nowgong	.. 014	9. Birbhum	... 122
7. U. M. & N.C. Hills	... 016	10. Nadia	... 124
8. Cachar	... 022	11. Murshidabad	... 126
<b>MEGHALAYA</b>		12. Malda	... 128
1. U.K. & J. Hills	... 040	13. West Dinajpur	... 130
2. Garo Hills	... 042	14. Darjeeling	... 132
<b>MIZORAM</b>		15. Jalpaiguri	... 134
	... 050	16. Cooch-Behar	... 136
<b>BIHAR</b>		<b>NAGALAND</b>	
1. Patna	... 060	1. Kohima	... 140
2. Muzaffarpur	... 062	2. Mokokchung	... 142
3. Champaran	... 064	3. Tuen Sangh	... 144
4. Saran	... 066	<b>MANIPUR</b>	
5. Shahabad	... 068	1. Manipur North	... 150
6. Gaya	... 070	2. Manipur South	... 152
7. Monghyr	... 072	3. Manipur East	... 154
8. Darbhanga	... 074	4. Manipur West	... 156
9. Saharsa	... 076	5. Manipur Central	... 158
10. Purnea	... 078	<b>ORISSA</b>	
11. Bhagalpur	... 080	1. Puri	... 160
12. Santhal Parganas	... 081	2. Ganjam	... 162
13. Dhanbad	... 082	3. Boudh Khondmals	... 164
14. Hazaribagh	... 084	4. Koraput	... 166
15. Palamau	... 086	5. Kalahandi	... 168
16. Ranchi	... 087	6. Cuttack	... 170
17. Singhbhum	... 088	7. Balasore	... 172
<b>ARUNACHAL PRADESH (NEFA)</b>		8. Mayurbhanj	... 174
1. Kameng Division	... 090	9. Keonjhar	... 176
2. Lohit "	... 092	10. Dhenkanal	... 178
3. Siang "	... 094	11. Sundergarh	... 180
4. Subansiri "	... 096	12. Sambalpur	... 182
5. Tirap "	... 098	13. Bolangir	... 184
<b>WEST BENGAL</b>		<b>TRIPURA</b>	
1. Calcutta	... 100	1. North Tripura	... 190
2. 24-Parganas	... 103	2. West Tripura	... 191
3. Hooghly	... 107	3. South Tripura	... 192

State and District	Code
<b>ANDAMAN &amp; NICOBAR ISLANDS</b>	194

#### UTTAR PRADESH

1. Lucknow	...	200
2. Barabanki	...	202
3. Rae Bareli	...	204
4. Unnao	...	205
5. Hardoi	...	206
6. Fatehpur	...	208
7. Kanpur	...	210
8. Jalaun	...	212
9. Jhansi	...	214
10. Hamirpur	...	216
11. Banda	...	218
12. Allahabad	...	220
13. Pratapgarh	...	222
14. Sultanpur	...	223
15. Faizabad	...	224
16. Azamgarh	...	226
17. Jaunpur	...	228
18. Varanasi	...	230
19. Mirzapur	...	232
20. Ghazipur	...	234
21. Ballia	...	235
22. Deoria	...	236
23. Gorakhpur	...	240
24. Basti	...	242
25. Gonda	...	243
26. Bahraich	...	244
27. Sitapur	...	245
28. Kheri	...	247
29. Pilibhit	...	249
30. Bareilly	...	250
31. Shahjahanpur	...	252
32. Farrukhabad	...	254
33. Etawah	...	256
34. Mainpuri	...	258
35. Agra	...	260
36. Mathura	...	262
37. Aligarh	...	264
38. Etah	...	266
39. Budaun	...	267
40. Bulandshahr	...	268
41. Meerut	...	270
42. Muzaffarnagar	...	272
43. Saharanpur	...	274
44. Bijnor	...	276

State and District	Code
<b>UTTAR PRADESH—Contd.</b>	

45. Moradabad	...	278
46. Rampur	...	280
47. Nainital	...	281
48. Almora	...	282
49. Pithoragarh	...	283
50. Chamoli	...	284
51. Garhwal	...	285
52. Tehri-Garhwal	...	286
53. Dehradun	...	287
54. Uttar-Kashi	...	289

<b>DELHI/NEW DELHI</b>	290
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#### PUNJAB

1. Patiala	...	300
2. Sangrur	...	302
3. Bhatinda	...	304
4. Ferozepur	...	306
5. Amritsar	...	310
6. Gurdaspur	...	312
7. Kapurthala	...	314
8. Jullundur	...	320
9. Ludhiana	...	330
10. Hoshiarpur	...	332
11. Rupar	...	334

#### HARYANA

1. Ambala	...	340
2. Karnal	...	342
3. Rohtak	...	344
4. Mohendragarh	...	346
5. Gurgaon	...	348
6. Hissar	...	350
7. Jind	...	353

<b>CHANDIGARH</b>	...	390
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#### JAMMU & KASHMIR

1. Srinagar	...	440
2. Baramulla	...	442
3. Anantnag	...	444
4. Poonch	...	446
5. Rajouri	...	448
6. Jammu	...	450
7. Kathua	...	452
8. Udhampur	...	454
9. Doda	...	456
10. Ladakh	...	458

State and District	Code
<b>HIMACHAL PRADESH</b>	
1. Simla	... 460
2. Bilaspur	... 462
3. Mandi	... 464
4. Kulu	... 468
5. Kangra	... 470
6. Chamba	... 472
7. Lahul and Spiti	... 474
8. Kinnaur	... 476
9. Mahasu	... 478
10. Sirmur	... 480

#### RAJASTHAN

1. Jaipur	... 500
2. Alwar	... 502
3. Bharatpur	... 504
4. Sawai Madhopur	... 506
5. Tonk	... 507
6. Bhilwara	... 508
7. Ajmer	... 510
8. Nagaur	... 511
9. Sikar	... 513
10. Jhunjhunu	... 515
11. Churu	... 516
12. Ganganagar	... 518
13. Bikaner	... 520
14. Jaisalmer	... 522
15. Barmer	... 523
16. Jalore	... 525
17. Sirohi	... 526
18. Pali	... 528
19. Jodhpur	... 530
20. Udaipur	... 531
21. Dungarpur	... 533
22. Banswara	... 534
23. Chittorgarh	... 535
24. Bundi	... 536
25. Kotah	... 537
26. Jhalawar	... 539

#### GUJARAT

1. Gandhinagar	... 540
2. Mehsana	... 542
3. Banaskantha	... 544
4. Sabarkantha	... 546
5. Panch Mahals	... 548
6. Baroda	... 550
7. Broach	... 553
8. Bulsar	... 556

State and District	Code
<b>GUJARAT—Contd.</b>	
9. Surat	... 560
10. Dangs	... 563
11. Kaira	... 566
12. Ahmedabad	... 570
13. Bhavnagar	... 572
14. Amreli	... 574
15. Junagadh	... 576
16. Rajkot	... 580
17. Jamnagar	... 582
18. Surendranagar	... 584
19. Kutch	... 586

#### MAHARASHTRA

1. Greater Bombay	... 600
2. Thana	... 601
3. Kolaba	... 603
4. Ratnagiri	... 605
5. Kolhapur	... 608
6. Sholapur	... 610
7. Sangli	... 612
8. Satara	... 615
9. Poona	... 620
10. Ahmednagar	... 622
11. Aurangabad	... 624
12. Parbhani	... 626
13. Bhir	... 628
14. Osmanabad	... 630
15. Nanded	... 632
16. Yeotmal	... 634
17. Chanda	... 636
18. Bhandara	... 638
19. Nagpur	... 640
20. Wardha	... 642
21. Amravati	... 644
22. Akola	... 646
23. Buldhana	... 648
24. Nasik	... 650
25. Dhulia	... 654
26. Jalgaon	... 656

#### GOA, DAMAN & DIU

1. Goa	... 690
2. Daman	... 694
3. Diu	... 696

#### DADRA AND NAGAR HAVELI

698

State and District	Code
<b>MADHYA PRADESH</b>	
1. Sehore	... 700
2. Raisen	... 702
3. Sagar	... 705
4. Damoh	... 708
5. Jabalpur	... 710
6. Mandla	... 712
7. Seoni	... 713
8. Narsinghpur	... 714
9. Chhindwara	... 715
10. Hoshangabad	... 716
11. Betul	... 717
12. East Nimar	... 718
13. Dewas	... 719
14. Indore	... 720
15. West Nimar	... 722
16. Dhar	... 724
17. Jhabua	... 726
18. Ratlam	... 727
19. Mandsaur	... 728
20. Ujjain	... 730
21. Shajapur	... 732
22. Rajgarh	... 734
23. Vidisha	... 735
24. Guna	... 736
25. Shivpuri	... 737
26. Morena	... 738
27. Bhind	... 739
28. Gwalior	... 740
29. Datia	... 742
30. Tikamgarh	... 743
31. Chhatargarh	... 744
32. Panna	... 745
33. Satna	... 746
34. Rewa	... 747
35. Sidhi	... 748
36. Shahdol	... 749
37. Durg	... 750
38. Balaghat	... 752
39. Bilaspur	... 754
40. Surguja	... 756
41. Raigarh	... 758
42. Raipur	... 760
43. Bastar	... 762

**ANDHRA PRADESH**

1. Hyderabad	... 800
2. Medak	... 802
3. Nizamabad	... 803

State and District	Code
<b>ANDHRA PRADESH—Contd.</b>	
4. Adilabad	... 805
5. Karimnagar	... 807
6. Warangal	... 808
7. Khammam	... 809
8. East Godavari	... 810
9. Visakhapatnam	... 812
10. Srikakulam	... 815
11. West Godavari	... 818
12. Krishna	... 820
13. Guntur	... 822
14. Nellore	... 824
15. Ongole	... 825
16. Chittoor	... 826
17. Cuddapah	... 828
18. Anantapur	... 829
19. Kurnool	... 830
20. Nalgonda	... 832
21. Mehbubnagar	... 834

**MYSORE**

1. Bangalore	... 840
2. Mandya	... 843
3. Hassan	... 846
4. Mysore	... 850
5. Kolar	... 852
6. Tumkur	... 854
7. Chitradurga	... 856
8. Bellary	... 858
9. Dharwar	... 860
10. Raichur	... 862
11. Gulbarga	... 864
12. Bidar	... 866
13. Bijapur	... 868
14. Belgaum	... 870
15. North Kanara	... 872
16. Shimoga	... 874
17. Chikmaglur	... 877
18. South Kanara	... 880
19. Coorg	... 882
	... 890

**LACCADIVE**

**TAMIL NADU**

1. Madras	... 900
2. Chingleput	... 902
3. North Arcot	... 904
4. South Arcot	... 906
5. Thanjavur	... 908
6. Tiruchirapalli	... 910

State and District	Code	State and District	Code
<b>TAMIL NADU—Contd.</b>		<b>KERALA—Contd.</b>	
7. Salem	... 913	4. Kottayam	... 968
8. Dharmapuri	... 916	5. Ernakulam	... 970
9. Nilgiris	... 918	6. Trichur	... 972
10. Coimbatore	... 920	7. Palghat	... 974
11. Madurai	... 930	8. Idikki	... 976
12. Ramanathapuram	... 932	9. Kozhikode	... 980
13. Tirunelveli	... 934	10. Malappuram	... 983
14. Kanya Kumari	... 936	11. Cannanore	... 985
<b>KERALA</b>		<b>PONDICHERRY</b>	
1. Trivandrum	... 960	1. Pondicherry	... 990
2. Quilon	... 963	2. Karaikal	... 992
3. Alleppey	... 966	3. Mahe	... 994
		4. Yanam	... 996

### LIST B

#### TYPE OF ACCOUNT

Serial No.		Code No.
1	Cash Credits	1
2	Overdrafts	... 2
3	Demand loans	... 3
4	Term loans (including interim cash credits pending the sanction of term loans and instalment credit)	... 4
5	Packing credit	... 5
6	Export Bills Purchased/Discounted/Advanced against	... 6
7	Inland Bills Purchased/Discounted	... 7
8	Advances against Import Bills	... 8

### LIST C

#### TYPE OF ORGANISATION

Serial No.		Code No.
<b>1</b>	<b>Public Sector</b>	
1.1	Central Government owned undertakings (corporations, companies and subsidiaries of Central Government companies)	... 11
1.2	State Government	... 12
1.3	State Government owned undertakings (corporations, companies and subsidiaries of State Government companies)	... 13
1.4	Quasi-Government bodies like Local Authorities, Electricity Boards, Housing Boards, Port Trusts, Universities, Societies etc.	... 14
<b>2</b>	<b>Co-operative Sector</b>	... 20
<b>3</b>	<b>Private Sector</b>	
3.1	Public and private limited companies <i>not</i> owned, but managed by Government (e.g. sick textile mills whose management is taken over by Government, Indian Iron & Steel Company Ltd.)	... 31
3.2	Public and private limited companies other than Government owned and/or managed companies and corporations	... 32
3.3	Partnerships, Proprietary concerns, Joint Families, Associations, Clubs, Societies, Trusts and Groups.	... 33
<b>4</b>	<b>Individuals</b>	... 40

## LIST D

### ACTIVITY/OCCUPATION

#### I. AGRICULTURE AND ALLIED ACTIVITIES

Serial No.		Code No.
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0.2.1	Tea (including Tea Processing)	... 021
0.2.2	Coffee	... 022
0.2.3	Rubber	... 023
0.2.4	Horticulture (Fruit Growing)	... 024
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Serial  
No.

Code  
No.

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*Note:* Accounts which are partly guaranteed are also to be treated as guaranteed accounts.

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\* Industrial units, viz. those engaged in the manufacture, processing or preservation of goods and whose investments in plant and machinery (original cost) do not exceed Rs. 7.5 lakhs, irrespective of the number of persons employed by them.

## INSTRUCTIONS FOR FILLING IN BASIC STATISTICAL RETURN 2

1. This return is intended mainly to obtain information on the deposits of each office. The staff position in each office—an item unrelated to deposits—is also included in this return as an inset. The return should be submitted by *all offices* of scheduled commercial banks in India.

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

3. Data should be furnished as on the last Friday of June and December.

4. Inter-bank deposits are to be shown separately in the return.

5. Total of deposits reported in this return should tally with the amount reported under Demand and Time Liabilities with the exception of 'Borrowings from banks' in the Weekly return submitted as per Section 42(2) of the Reserve Bank of India Act.

6. Current, Savings, Fixed and Other deposits are defined as under:—

6.1. Current deposits comprise the following types of deposits: (a) deposits subject to withdrawal on demand (other than savings deposits) or with a maturity period of less than 15 days, or on notice of less than 15 days, (b) call deposits withdrawable not later than 14 days, (c) unclaimed deposits, (d) overdue fixed deposits, (e) credit balance in cash credit accounts, and (f) contingency unadjusted accounts if in the nature of deposits. *It must be noted that inter-bank deposits at call or short notice not exceeding 14 days are to be treated as inter-bank borrowings and should not be included in this return.* However, inter-bank deposits in current account should be included.

6.2. Savings deposits are deposits accepted by banks under their savings bank deposit rules and would include special savings deposits.

6.3. Fixed deposits are deposits with a fixed maturity of not less than 15 days, or subject to notice of not less than 15 days. They would also include (a) deposits including inter-bank deposits payable after 14 days' notice, (b) cash certificates, (c) cumulative or recurring deposits, and (d) Kuri and Chit deposits. Interest accrued and payable on these deposits should be treated as "other liabilities" and should *NOT*, therefore, be included in this return.

6.4. Other deposits include staff security deposits, margin deposits and staff provident fund deposits.

7. The number of deposit accounts should be given *in full*, while the amount of deposits outstanding should be rounded to the *nearest thousand* (omitting 000).

8. Where there are no figures to report, a 'Nil' entry has to be made in the relevant column.

9. The staff position should be shown in the space provided at the top of the return. This should relate to the actual number of staff on the rolls of the branch on the date of return and *not* to sanctioned strength.

10. Each office should stamp on the return the code number allotted to it by the Department of Statistics of the Reserve Bank. *The branches/offices of the banks should forward the return, after completion, to their Regional/Head Offices.* It is suggested that the return be prepared in triplicate. The Regional or Head Office of the banks should in turn forward one copy of the return received from their branches/offices, after preliminary scrutiny and rectification of errors, if any, to the Director, Banking Division, Economic Department, Reserve Bank of India, Post Box No. 1044, Bombay 1.

11. Appropriate arrangements should be made between the Regional/Head Office and branches so that the returns reach the Reserve Bank of India *within one month* from the date to which the return relates.

## BASIC STATISTICAL RETURN 2

### Deposits with Scheduled Commercial Banks

(As on the last Friday of June/December 197 )

Name of the Bank : .....

Address of the Branch .....

.....

Branch Code .....

Date of opening of Branch .....

Number of staff as on the last Friday  
of June/December 197

1. Officers and Supervisory staff .....

2. Clerical staff .....

3. Subordinate staff .....

(Amount in thousands of rupees)

	Number of accounts		Amount outstanding	
	From banks	From others	From banks	From others
	1	2	3	4
1. Current Deposits .. ..				
2. Savings Deposits .. ..				
3. Fixed Deposits* .. ..				
4. Other Deposits** .. ..				
5. Total Deposits .. ..				

*Note:* Total deposits in this return should tally with the amount of deposits reported under Demand and Time Liabilities with the exception of the Borrowings from banks in the Weekly return as per Section 42(2) of the Reserve Bank of India Act.

\* Includes Cash Certificates, recurring deposits and Kuri and Chit deposits.

\*\* Includes security deposits, margin deposits and staff provident fund deposits.

Signature: \_\_\_\_\_

Designation: \_\_\_\_\_

Date: \_\_\_\_\_

## INSTRUCTIONS FOR FILLING IN BASIC STATISTICAL RETURN 3

(i) This return will be submitted by the *Head Offices* of banks in a consolidated form as on the last Friday of every month. It relates only to advances made by the offices of banks in India.

(ii) The amount of advances reported in the return is inclusive of decreed, doubtful and bad debts.

(iii) In respect of documentary bills, the classification should be on the basis of goods covered by the bills.

(iv) Where the advance is made against more than one type of security listed in this form, it should be split up and distributed between the different types of security in the same proportion as the actual or estimated value of each type of security bears to the total.

(v) 'Industrial Users' means the users of the commodities as raw materials for the manufacture of finished goods. The classification of 'Industrial Users' is applicable only to items 2, 3, 4 and 10 to 14. The industrial users of each of the above commodities are specified below. Advances against the respective commodities to these specified industrial users should be shown under column 3 ('To Industrial Users') and *not included* under column 2 ('To Mills/Factories'). The classification of industrial users need not be applied to any other commodity or to any other processing or manufacturing industry using the commodities shown below:

Item No.	Commodity	Mills/Factories	Industrial Users
2	Wheat	Flour Mills	Biscuit Manufacturers and bakeries
3	Other foodgrains	Dal Mills	Starch factories using maize
4	Sugar	Sugar Mills	Confectionaries, bakeries, biscuit manufacturers, food processing industries, drugs, medicines, lactic acid manufacturers
10 to 14	Vegetable oils	Oil Mills, Vanaspati manufacturers	Manufacturers of soap, paints, varnishes, lubricants etc.

(vi) The consolidated return should be sent to the Director, Banking Division, Economic Department, Reserve Bank of India, Post Box No. 1044, Bombay 1, within one month from the date to which the return relates.

## BASIC STATISTICAL RETURN 3

### Bank Advances against Selected Securities

(As on the last Friday of.....197 )

Name of the Bank.....

(In thousands of rupees)

Nature of Security (1)	To Mills/ Factories (2)	To Industrial Users (3)	To Others (4)	Total Advances (2+3+4) (5)
1. Paddy and Rice ..				
2. Wheat ..				
3. Other Foodgrains (including pulses) ..				
4. Sugar (including khandsari) ..				
5. Gur ..				
6. Groundnut ..				
7. Rapeseed/Mustardseed ..				
8. Linseed ..				
9. Castorseed ..				
10. Groundnut Oil ..				
11. Rapeseed and Mustardseed Oil ..				
12. Castor Oil ..				
13. Linseed Oil ..				
14. Vanaspati ..				
15. Cotton and <i>Kapas</i> ..				
(i) indigenous ..				
(ii) imported ..				
16. Raw Jute ..				

Note : The classification of advances in this return is on the basis of security furnished by the borrower and listed in this return.

## INSTRUCTIONS FOR FILLING IN BASIC STATISTICAL RETURN 4

1. This return should be submitted by all Indian Offices as on the last Friday of March.

2. This survey covers Current, Fixed and Savings deposits which are defined as under :

2.1 Current deposits include the following types of deposits: (a) deposits subject to withdrawal on demand (other than savings deposits) or with a maturity period of less than 15 days, or on notice of less than 15 days, (b) call deposits withdrawable not later than 14 days, (c) unclaimed deposits, (d) overdue fixed deposits, (e) credit balance in cash credit accounts and (f) contingency unadjusted accounts if in the nature of deposits. It must be noted that *inter-bank deposits at call or short notice not exceeding 14 days are to be treated as inter-bank borrowings and should not be included in this return.*

2.2. Savings deposits are deposits accepted by banks under their savings bank deposit rules and would include special savings deposits.

2.3 Fixed deposits are deposits with a fixed maturity of not less than 15 days, or subject to notice of not less than 15 days. They would also include (a) call deposits including inter-bank deposits payable after 14 days' notice, (b) cash certificates, (c) cumulative or recurring deposits and (d) Kuri and chit deposits. Interest payable on these deposits should be treated as "other liabilities" and should NOT, therefore, be included in the return.

2.4 Other deposits include staff security deposits, margin deposits and staff provident fund deposits.

3. Government sector is divided into two sub-sectors: 'Indian' and 'Foreign'. Under 'Indian Government' will be included departments/offices of Central and State Governments, as well as local authorities and quasi-government bodies such as Port Trusts, State Electricity Boards, Housing Boards etc. Under 'Foreign Government' will be included all foreign government agencies.

4. 'Public Sector' under 'Non-financial Corporate Sector' (2.1) refers to companies and corporations owned by the Central or State Governments or Local authorities and engaged in manufacturing/trading. Public sector companies include all companies defined in Section 617 of the Companies Act, 1956, i.e. companies in which not less than 51 per cent of the paid-up share capital is held by the Central Government or by any State Government or Governments or partly by the Central Government and partly by one or more State Governments and include companies which are subsidiaries of Government Companies. The State Trading Corporation, the Food Corporation of India, State Road Transport Corporations, Warehousing Corporations and other State-owned companies and corporations are to be treated as public sector companies/corporations.

5. The residual item 3.5—'Others' under 'Financial' include financial institutions such as the Industrial Finance Corporation of India, State Financial Corporations, Handloom Finance Corporation, Film Finance Corporation and

similar financial corporations in the public sector. They would also cover all financial institutions in the private sector such as investment companies and other firms and companies dealing in stocks, shares, bullion etc. Accounts of Individuals such as those of stock and share brokers, dealers in bullion, shroffs, registered moneylenders should be reported against *Part I-B Individuals*.

6. Deposits of firms and partnership concerns of professionals like doctors, solicitors, architects etc. should be shown under item 4.2—Unincorporated concerns—business and proprietary firms. Accounts held by professional individuals such as doctors, solicitors etc. should be shown under item 5.3—Professional and self-employed persons.

7. In Part II, outstanding amounts of fixed deposits are to be classified according to *original period of maturity* for which deposits have been placed with the branch by depositors and outstanding as on the last Friday of March.

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This Form after being completed should be forwarded to the Head/Regional Offices which will, in turn, forward all the returns after preliminary scrutiny to the Director, Banking Division, Economic Department, Reserve Bank of India, Post Box No. 1044, Bombay 1.

# BASIC STATISTICAL RETURN 4

Ownership pattern of Deposits  
(As on the last Friday of March)

Name of the Bank : \_\_\_\_\_  
Address of the Branch \_\_\_\_\_

Branch Code: \_\_\_\_\_

## PART I

(Amount in thousands of rupees)

	Current Deposits		Savings Deposits		Fixed Deposits		Other Deposits	
	No. of A/cs.	Amount	No. of A/cs.	Amount	No. of A/cs.	Amount	No. of A/cs.	Amount
<b>A. Institutions</b>								
<b>1. Government Sector</b>								
1.1. Indian—Central, State and Local Authorities and other quasi-Govt. bodies ...								
1.2. Foreign—Consulates, Embassies, Trade Missions, Information Services, etc. ...								
<b>2. Corporate Sector—Non-financial</b>								
2.1. Public Sector Corporations and Companies ...								
2.2. Private Sector Companies (including State-managed Companies) ...								
2.2.1 Indian ...								
2.2.2 Foreign ...								
<b>3. Corporate Sector—Financial</b>								
3.1 Banks ...								
3.1.1 Indian—Commercial—Public Sector Banks ...								
3.1.2 Indian—Commercial—Private Sector Banks ...								
3.1.3 Indian Co-operative Banks ...								
3.1.4 Foreign Banks (including non-resident commercial banks and foreign Central Banks) ...								
3.2 Insurance ...								
3.3 Provident Funds ...								
3.4 Unit Trust of India ...								
3.5 Others ...								
<b>4. Other Institutions</b>								
4.1 Trusts, Associations, Clubs, etc. ...								
4.1.1 Indian ...								
4.1.2 Foreign ...								
4.2. Unincorporated concerns, business and proprietary firms ...								
4.2.1 Indian ...								
4.2.2 Foreign ...								
4.3 Others (not classified elsewhere) ...								
<b>B.</b>								
<b>5. Individuals including Hindu undivided families</b>								
5.1 Agriculturists ...								
5.2 Wage and Salary Earners ...								
5.3 Professional and Self-employed persons ...								
5.4 Others (including unclassified) ...								
<b>TOTAL OF A &amp; B</b>								

## PART II

### Maturity Classification of Fixed Deposits

(Amount in thousands of Rs)

Period of Maturity	No. of Accounts			Amount Outstanding		
	From Individu- als	From Institutions		From Individu- als	From Institutions	
		Banks	Others		Banks	Others
1. Upto and including 90 days ..						
2. 91 days and over but less than one year ..						
3. 1 year and over —upto and including three years						
4. Over three years—upto and including five years ..						
5. Above five years ..						
<b>TOTAL</b> ..						

*Note* : (1) The definition of 'Fixed Deposits' in this part of the survey is the same as in Part I. Therefore, the totals in respect of number of accounts and amount in this part should tally with the totals in Part I.

(2) Deposits should be classified according to the original period for which deposits have been placed with banks by depositors.

## **INSTRUCTIONS FOR FILLING IN BASIC STATISTICAL RETURN 5**

1. In Part I, only such investments in Indian Government securities, shares, debentures or bonds etc. and investments in foreign Government and other obligations as are held by offices in the Indian Union should be classified.

Part II is required to be filled in by Indian banks only. Investments whether in Indian or foreign obligations held by their foreign offices should be classified here.

2. For the purpose of this return, securities held by the bank as collateral for overdrafts and loans should not be included. But securities owned by the bank, which have been lodged with other banks as cover for call and other loans, should be included.

3. Investments in shares/debentures/bonds quoted on a recognised Stock Exchange should be reported on page 9, while those not quoted should be reported on page 10. Please furnish in a separate sheet of paper a list of shares of joint stock companies in which investments have been made (quoted as well as not quoted on stock exchange under Section III (Code numbers 410 to 490).

4. Under the column "market rate" the market quotation of Government and other trustee securities should be given as on the date of the Survey. In respect of items under Parts III and IV the aggregate market value of each class of shares and debentures or bonds of Joint Stock Companies based on the market quotations as on the date of Survey should be given under the column "market value". Where market quotations are not available the estimated realisable value of such investments should be given in the column for market value on Page 9, with suitable remarks on a separate sheet of paper.

5. The total of investments in the return should tally with the total shown under item 5.1 and 5.2. (Assets side) in the special annual return on liabilities and assets (Form A-3).

6. In case a banking company is engaged in Kuri or Chit business, investments, if any, relating to such business should be included in the statement in the form against item VIII on page 11.

7. Investments in foreign securities as shown in Parts I and II of this return should be stated **IN THE RESPECTIVE FOREIGN CURRENCIES** and details regarding such investments should be given **ALONG THE LINES OF CLASSIFICATION FOR THE INDIAN UNION**. As regards foreign Government securities, only the face value, the book value and the date of maturity need be stated.

8. Real Estate and Bullion should not be included in the return.

9. Investments out of Provident Fund contributions by Indian offices as on March 31, 197 should be shown only under 'Supplementary Information'. These investments should *not* be included in Part I of the Form.

10. The shares and debentures of public utility concerns (like transport, electricity and gas companies) and plantation companies should be included in the totals of shares/debentures of industrial companies against items III(b) and IV(b) in addition to being shown separately against sub-items b(i) and b(ii) in Parts III and IV.

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This Form, after being completed by the Head Office of the bank, should be forwarded to the Director, Banking Division, Economic Department, Reserve Bank of India, Post Box No. 1044, Bombay-1. *The envelope should be superscribed "Survey of Investments, March 197 ."*

## BASIC STATISTICAL RETURN 5

Name of the Banking Company \_\_\_\_\_

Address : \_\_\_\_\_

Statement of Investments\* as at the close of business on March 31, 197 .

### PART I

#### Investments held by Indian offices of your bank

Name of Scrip	Face Value Rs. (000 omitted)	Book Value Rs. (000 omitted)	Market Rate Rs. P.	Market Value Rs. (000 omitted)
<b>I. Securities of Central and State Governments :</b>				
<b>A. Government of India:</b>				
010 (i) Treasury Bills			X X X	X X X
(ii) Loans:				
021 4% 1972				
022 4½% 1972 (National Defence Loan)				
023 4% 1973				
024 4½% 1973				
025 3½% 1974				
026 2½% 1976				
027 3% 1986 or Later (Conversion Loan of 1946)				
028 3% 1896-97 (Non-Terminable Loan)				
029 4% 1979				
030 7% Gold Bonds 1980				
031 National Defence Gold Bonds 1980 (A & B Series)				
032 4% 1980				
033 4% 1981				
034 4½% 1985				
035 4½% 1986				
036 5½% 1990				
037 4½% 1989				
038 2½% Hyderabad 1974				

\* The list of scrips will have to be updated every year.

Name of Scrip	Face Value	Book Value	Market Rate	Market Value	
	Rs. (000 omitted)	Rs. (000 omitted)	Rs. P.	Rs. (000 omitted)	
039 2½% Hyderabad 1975					
040 4½% National Defence Bonds 1972					
041 6½% Gold Bonds 1977					
042 5½% 1991					
043 4½% Loan 1972					
044 5% Loan 1982					
045 5½% Loan 1992					
046 4½% Loan 1975					
047 5½% Loan 1995					
048 4½% Loan 1976					
049 5½% Loan 1999					
050 4½% Loan 1977					
051 4½% Banks (Acquisition and Transfer) Compensation Bonds 1979					
052 5½% Banks (Acquisition and Transfer) Compensation Bonds 1999					
053 5½% Loan 2000 (Original and Re-issue)					
054 4½% Loan 1978					
055 5½% Loan 1986					
056 5½% Loan 2001					
057 5% National Defence Loan 1981					
058 5½% National Defence Loan 1986					
059 5½% National Defence Loan 2001					
<b>020 Total of (ii)</b>			<b>XX</b>		
			<b>Date of Maturity</b>	<b>Face Value*</b> Rs. (000 omitted)	<b>Surrender Value</b> Rs. (000 omitted)
061 (iii) Postal Savings Certificates					
062 (iv) 3½% Ten-Year Treasury Savings Deposit Certificates					
063 (v) 4% Ten-Year Treasury Savings Deposit Certificates					
064 (vi) 4½% Ten-Year Defence Deposit Certificates					
065 (vii) 15-Year Annuity Certificates (I & II Series)					
066 (viii) 10-Year/12-Year National Savings/Plan/Defence Certificates					
067 (ix) Any others not mentioned above (Please give particulars)					
<b>060 Total of (iii) to (ix)</b>			<b>XXX</b>		

\* Please furnish maturity-wise breakdown of the total amount under each of the items 061 to 067.

Name of Scrip	Face Value Rs. (000 omitted)	Book Value Rs. (000 omitted)	Market Rate Rs. P.	Market Value Rs. (000 omitted)
<b>B. State Government Loans:</b>				
101 3% Porbandar Water Project Loan 1950-75 ...				
102 4½% Andhra Pradesh 1972 (Development Loan) ...				
103 4½% Bihar 1972 ( " " ) ...				
104 4½% Gujarat 1972 ( " " ) ...				
105 4½% Kerala 1972 ( " " ) ...				
106 4½% Madras 1972 ... ..				
107 4½% M. P. 1972 (Development Loan) ...				
108 4½% Maharashtra 1972 ( " " ) ...				
109 4½% Mysore 1972 ( " " ) ...				
110 4½% Orissa 1972 ... ..				
111 4½% Punjab 1972 ... ..				
112 4½% Rajasthan 1972 (Development Loan) ...				
113 4½% U.P. 1972 ( " " ) ...				
114 4½% West Bengal 1972 ... ..				
115 4½% Maharashtra 1974 (Development Loan) ...				
116 4½% Andhra Pradesh 1974 ( " " ) ...				
117 4½% Kerala 1974 ( " " ) ...				
118 4½% Madras 1974 ... ..				
119 4½% M. P. 1974 (Development Loan) ...				
120 4½% Mysore 1974 ( " " ) ...				
121 4½% Assam 1974 ... ..				
122 4½% Bihar 1974 (Development Loan) ...				
123 4½% Gujarat 1974 ( " " ) ...				
124 4½% Orissa 1974 ... ..				
125 4½% Punjab 1974 ... ..				
126 4½% Rajasthan 1974 (Development Loan) ...				
127 4½% U. P. 1974 ( " " ) ...				
128 4½% West Bengal 1974 ... ..				
129 4½% Andhra Pradesh 1976 (Development Loan) ...				
130 4½% Assam 1976 ... ..				
131 4½% Bihar 1976 (Development Loan) ...				
132 4½% Gujarat 1976 ( " " ) ...				
133 4½% Kerala 1976 ( " " ) ...				
134 4½% M. P. 1976 ( " " ) ...				
135 4½% Madras 1976 ... ..				

Name of Scrip	Face Value Rs. (000 omitted)	Book Value Rs. (000 omitted)	Market Rate Rs. P.	Market Value Rs. (000 omitted)
136 4½% Maharashtra 1976 (Development Loan) ...				
137 4½% Mysore 1976 ( " " ) ...				
138 4½% Orissa 1976 ... ..				
139 4½% Rajasthan 1976 (Development Loan) ...				
140 4½% U. P. 1976 ( " " ) ...				
141 4½% W. Bengal 1976 ... ..				
142 5½% Andhra Pradesh 1977 (Development Loan) ...				
143 5½% Assam 1977 ... ..				
144 5½% Bihar 1977 (Development Loan) ...				
145 5½% Gujarat 1977 ( " " ) ...				
146 5½% Kerala 1977 ( " " ) ...				
147 5½% M. P. 1977 ( " " ) ...				
148 5½% Madras 1977 ... ..				
149 5½% Maharashtra 1977 (Development Loan) ...				
150 5½% Mysore 1977 ( " " ) ...				
151 5½% Orissa 1977 ... ..				
152 5½% Punjab 1977 ... ..				
153 5½% Rajasthan 1977 (Development Loan) ...				
154 5½% U. P. 1977 ( " " ) ...				
155 5½% W. Bengal 1977 ... ..				
156 Zamindari Abolition and Estate Act Bonds* ... ..				
157 5½% Andhra Pradesh 1978 (Development Loan) ...				
158 5½% Assam 1978 ... ..				
159 5½% Bihar 1978 (Development Loan) ...				
160 5½% Gujarat 1978 ( " " ) ...				
161 5½% Kerala 1978 ( " " ) ...				
162 5½% M. P. 1978 ( " " ) ...				
163 5½% Madras 1978 ... ..				
164 5½% Maharashtra 1978 (Development Loan) ...				
165 5½% Mysore 1978 ( " " ) ...				
166 5½% Orissa 1978 ... ..				
167 5½% Punjab 1978 ... ..				
168 5½% Rajasthan 1978 (Development Loan) ...				
169 5½% U. P. 1978 ( " " ) ...				
170 5½% W. Bengal 1978 ... ..				

\* Please furnish security-wise breakdown.

Name of Scrip	Face Value Rs. (000 omitted)	Book Value Rs. (000 omitted)	Market Rate Rs. P.	Market Value Rs. (000 omitted)
171 5½% Andhra Pradesh 1979 (Development Loan) ...				
172 5½% Assam 1979 ... ..				
173 5½% Bihar 1979 (Development Loan) ...				
174 5½% Gujarat 1979 ( " " ) ...				
175 5½% Haryana 1979 ( " " ) ...				
176 5½% Kerala 1979 ( " " ) ...				
177 5½% Madras 1979 ... ..				
178 5½% M. P. 1979 (Development Loan) ...				
179 5½% Maharashtra 1979 ( " " ) ...				
180 5½% Mysore 1979 ( " " ) ...				
181 5½% Orissa 1979 ... ..				
182 5½% Punjab 1979 ... ..				
183 5½% Rajasthan 1979 (Development Loan) ...				
184 5½% U. P. 1979 ( " " ) ...				
185 5½% West Bengal 1979 ... ..				
186 5½% Andhra Pradesh 1980 (Development Loan) ...				
187 5½% Assam 1980 ... ..				
188 5½% Bihar 1980 (Development Loan) ...				
189 5½% Gujarat 1980 ( " " ) ...				
190 5½% Haryana 1980 ( " " ) ...				
191 5½% Kerala 1980 ( " " ) ...				
192 5½% Madras 1980 ... ..				
193 5½% M. P. 1980 (Development Loan) ...				
194 5½% Maharashtra 1980 ( " " ) ...				
195 5½% Mysore 1980 ( " " ) ...				
196 5½% Orissa 1980 ... ..				
197 5½% Punjab 1980 ... ..				
198 5½% Rajasthan 1980 (Development Loan) ...				
199 5½% U. P. 1980 ( " " ) ...				
200 5½% W. Bengal 1980 ... ..				
201 5½% Andhra Pradesh 1981 (Development Loan) ...				
202 5½% Assam 1981 ... ..				
203 5½% Bihar 1981 (Development Loan) ...				
204 5½% Gujarat 1981 ( " " ) ...				
205 5½% Haryana 1981 ( " " ) ...				
206 5½% Kerala 1981 ( " " ) ...				

Name of Scrip	Face Value Rs. (000 omitted)	Book Value Rs. (000 omitted)	Market Rate Rs. P.	Market Value Rs. (000 omitted)
207 5½% Maharashtra 1981 (Development Loan) ...				
208 5½% M. P. 1981 ( " " ) ...				
209 5½% Mysore 1981 ( " " ) ...				
210 5½% Orissa 1981 ... ..				
211 5½% Punjab 1981 (Development Loan) ...				
212 5½% Rajasthan 1981 ( " " ) ...				
213 5½% Tamilnadu 1981 ... ..				
214 5½% U. P. 1981 (Development Loan) ...				
215 5½% West Bengal 1981 ... ..				
216 5½% Andhra Pradesh 1982 (Development Loan) ...				
217 5½% Assam 1982 ... ..				
218 5½% Bihar 1982 (Development Loan) ...				
219 5½% Gujarat 1982 ( " " ) ...				
220 5½% Haryana 1982 ( " " ) ...				
221 5½% Kerala 1982 ( " " ) ...				
222 5½% Maharashtra 1982 ( " " ) ...				
223 5½% Madhya Pradesh 1982 ( " " ) ...				
224 5½% Mysore 1982 ( " " ) ...				
225 5½% Orissa 1982 ... ..				
226 5½% Punjab 1982 ... ..				
227 5½% Rajasthan 1982 (Development Loan) ...				
228 5½% Tamilnadu 1982 ... ..				
229 5½% Uttar Pradesh 1982 (Development Loan) ...				
230 5½% West Bengal 1982 ... ..				
231 5½% Andhra Pradesh 1983 (Development Loan) ...				
232 5½% Assam 1983 ... ..				
233 5½% Bihar 1983 (Development Loan) ...				
234 5½% Gujarat 1983 ( " " ) ...				
235 5½% Haryana 1983 ( " " ) ...				
236 5½% Kerala 1983 (Development Loan) ...				
237 5½% Maharashtra 1983 ( " " ) ...				
238 5½% Madhya Pradesh 1983 ( " " ) ...				
239 5½% Mysore 1983 ( " " ) ...				
240 5½% Orissa 1983 ... ..				
241 5½% Punjab 1983 ... ..				
242 5½% Rajasthan 1983 (Development Loan) ...				

Name of Scrip		Face Value Rs. (000 omitted)	Book Value Rs. (000 omitted)	Market Rate Rs. P.	Market Value Rs. (000 omitted)
243	5½% Tamilnadu 1983 (Development Loan)...				
244	5½% Uttar Pradesh 1983 (Development Loan)...				
245	5½% West Bengal 1983 ... ..				
246	Any other State Government Loans (not mentioned above)...				
	(Please give details) ... ..				
100	<b>Total of B.</b>			<b>XX</b>	
<b>II. Other Trustee Securities :</b>					
310	(a) Port Trust ... ..				
320	(b) Municipalities ... ..				
330	(c) Other Local Authorities ... ..				
340	(d) Industrial Finance Corporation of India (i + ii) ...				
341	(i) Shares ... ..				
342	(ii) Bonds ... ..				
350	(e) State Financial Corporations (i + ii) ... ..				
351	(i) Shares ... ..				
352	(ii) Bonds ... ..				
360	(f) Agricultural Refinance Corporation (i + ii) ... ..				
361	(i) Shares ... ..				
362	(ii) Bonds ... ..				
370	(g) Bonds of State Electricity Boards ... ..				
390	(h) Others (i + ii) ... ..				
391	(i) Debentures of Co-operative Institutions ... ..				
399	(ii) Others ... ..				
300	<b>Total of II</b> ... ..				

	Class	Shares/debentures/bonds quoted on a recognised Stock Exchange			
		Face Value Rs. (000 omitted)	Paid-up Value Rs. (000 omitted)	Book Value Rs. (000 omitted)	Market Value Rs. (000 omitted)
<b>III. Shares of Joint Stock Companies :*</b>					
410 (a) Financial Institutions ...					
411 (i) Of which shares of other banks ...					
420 (b) Industrial Companies (including Transport & Plantation Companies).					
421 Of which shares of: (i) Transport Companies ...					
422 (ii) Plantation Companies ...					
430 (c) Trading Companies ...					
490 (d) All others ...					
400 Total of III (a+b+c+d)	XXX				
<b>IV. Debentures or Bonds of Joint Stock Companies:</b>					
510 (a) Financial Institutions ...			XXX		
520 (b) Industrial Companies (including Transport and Plantation Companies) ...			XXX		
Of which Debentures of: ...			XXX		
521 (i) Transport Companies ...			XXX		
522 (ii) Plantation Companies ...			XXX		
530 (c) Trading Companies ...			XXX		
590 (d) All others ...			XXX		
500 Total of (a+b+c+d) ...	XXX		XXX		

\* Please furnish in a separate sheet of paper a list of the shares of Joint Stock Companies in which investments have been made.

	Class	Shares/debentures/bonds not quoted on any recognised Stock Exchange	
		Paid-up Value@ Rs. (000 omitted)	Book Value Rs. (000 omitted)
<b>III. Shares of Joint Stock Companies :*</b>			
410 (a) Financial Institutions ...			
411 (i) Of which shares of other banks ...			
420 (b) Industrial Companies (including Transport and Plantation Companies) ...			
421 Of which shares of : (i) Transport Companies ...			
422 (ii) Plantation Companies ...			
430 (c) Trading Companies ...			
490 (d) All others ...			
<b>400 Total of III (a+b+c+d)</b>	<b>XXX</b>		
<b>IV. Debentures or Bonds of Joint Stock Companies :</b>			
510 (a) Financial institutions ...			
520 (b) Industrial Companies (including Transport and Plantation Companies) ...			
521 Of which debentures of : (i) Transport Companies ...			
522 (ii) Plantation Companies ...			
530 (c) Trading Companies ...			
590 (d) All others ...			
<b>500 Total of IV (a+b+c+d)</b>	<b>XXX</b>		

@ Face Value may be given in the case of debentures or bonds.

\* Please furnish in a separate sheet of paper a list of the shares of Joint Stock Companies in which investments have been made.

	Face Value Rs. (000 omitted)	Paid-up Value Rs. (000 omitted)	Book Value Rs. (000 omitted)	Market Value Rs. (000 omitted)
V. 610 Fixed Deposits with Banks ...		XXX	XXX	XXX
VI. 620 Unit Trust of India (a+b) ...				
621 (a) Initial Contribution to the share capital ...		X	X	X
622 (b) 'Units' of the Trust ...		X	X	
VII. 630 Shares of Credit Guarantee Corporation of India Ltd. ...				
VIII. 690 Others (Please give particulars) ...				

	Face Value	Paid-up Value	Book Value	Market Value	Date of Maturity
	(Amount Rs thousands)				
<b>IX. Foreign Securities and other Foreign Investments held on account of business of the Indian offices (country-wise)</b>					
710 (a) Government and Other Trustee Securities (amount in foreign currencies)					
711 (i) Pakistan ...					
712 (ii) United Kingdom ...					
719 (iii) Other Countries ...					
720 (b) Shares and Debentures of Joint Stock Companies ...					
790 (c) Others ...					

**PART II**

**X. Investments held by Foreign Offices of your bank (to be filled in by Indian banks only)—Country-wise**

	Face Value	Paid-up Value	Book Value	Market Value	Date of Maturity
	(Amount Rs. thousands)				
810 (a) Indian Central & State Government Securities...					
811 (b) Other Trustee Securities (Indian) ...					
820 (c) Foreign Government and Other Trustee Securities (i+ii+iii) ...					
821 (i) Pakistan ...					
822 (ii) United Kingdom ...					
829 (iii) Other Countries ...					
830 (d) Shares & Debentures of Joint Stock Companies (i+ii) ...					
831 (i) Companies registered in India ...					
832 (ii) Companies registered abroad ...					
850 (e) Others ...					

**XI. If any of the Government securities included in Part I of the above statement have been lodged with other banks as cover for call and other loans, please state :—**

	Rs. (000 omitted)		
	Domestic	Foreign	Total
861 (i) The total amount (face value) of the securities so lodged ...			
862 (ii) The amount of loans and advances outstanding against (i) ...			

**Supplementary Information (Investments of Employees' Provident Fund in respect of Indian offices).**

	Amount Rs. (000 omitted)
901 (i) Central Government Securities ...	
902 (ii) State Government Securities ...	
903 (iii) Postal Savings Certificates ...	
904 (iv) 3½% Ten-year Treasury Savings Deposit Certificates ...	
905 (v) 4% Ten-year Treasury Savings Deposit Certificates ...	
906 (vi) 4½% Ten-year Defence Deposit Certificates ...	
907 (vii) 15-year Annuity Certificates (I & II Series) ...	
908 (viii) Premium Prize Bonds (1963 and 1964) ...	
909 (ix) 10-year/12-year National Savings/Plan/Defence Certificates ...	
910 (x) Deposits with other banks ...	
911 (xi) Any other approved investments ...	
900 <b>Total</b>	

## SUPPLEMENT TO BASIC STATISTICAL RETURN 5

(As on March 31, 197 )

(In lakhs of Rupees—Book Value)

Name of the State/ Union Territory	State Government Securities	BONDS/DEBENTURES OF								Shares and De- bentures of Joint Stock Compa- nies in the State	Others, if any, (please specify)	TOTAL
		Land Mortgage Banks	State Electricity Boards	Munici- palities and Port Trusts	State Financial Corpora- tions	Housing Boards	State Industrial Develop- ment Cor- porations	Road Transport Corpora- tions	Other Govern- ment and Quasi- Govern- ment Bodies			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
1.												
2.												
3.												
4.												
5.												
6.												
7.												
8.												
9.												
10.												
11. and so on												
<b>Total . .</b>												

## INSTRUCTIONS FOR FILLING IN SPECIAL RETURNS ON AGRICULTURAL LOANS

### (STATE-WISE)

1. Two special returns on agricultural loans are to be submitted by Head Offices of banks on a State-wise basis. The consolidated figures relating to the bank as a whole in the same proformae are also to be furnished.

2. Special Return I relates to loans issued and outstanding. Section A of this return requires information on direct finance to farmers for various purposes classified according to the size of holdings of the farmers. Section B calls for data on loans granted by commercial banks to farmers through primary agricultural credit societies. Both Sections A and B should be submitted twice a year, as on the last Friday of March and September.

3. Special Return II relates to recoveries of agricultural loans. Section A of this return calls for data on recoveries in respect of direct finance to farmers and Section B for data in respect of loans granted to farmers through primary agricultural credit societies. Both Sections A and B should be filled and submitted as on the last Friday of June.

4. Information in the returns is required to be furnished separately for each State. However, banks are advised to consolidate the information on a district-wise basis so as to enable them to supply it to the Reserve Bank and the Central Government, when required.

5. The term '*Farmers*' would include share-croppers, lease-holders and tenants-at-will who do not own any land as well as those who are engaged in allied occupations such as dairying, poultry farming, piggery, fisheries etc. This term would also cover partnerships and joint families engaged in agriculture.

6. The term '*Loans*' would cover all types of credit made available to *farmers*, including medium-term credit given to them for construction of godowns, cold storage etc.

7. Banks are advised to submit these returns within one month from the date to which they relate. The returns should be sent to the Chief Officer, Department of Banking Operations and Development, Reserve Bank of India, Post Box No. 1030, Bombay-1.

# SPECIAL RETURN ON AGRICULTURAL LOANS—I

Total loans and advances disbursed and outstanding (State-wise)

Period : Half-year ending as on the last Friday of March/September\*

Name of the Bank : \_\_\_\_\_

Name of the State : \_\_\_\_\_

## Section A : Direct finance to farmers

	Loans and advances disbursed during the period@@		Loans and advances outstanding as on the last Friday of March/September*	
	No. of A/cs.	Amount (in thousands of rupees)	No. of A/cs.	Amount (in thousands of rupees)
	1	2	3	4
<b>Agriculture</b>				
<b>1. Short term£ (including crop loans) to farmers holding</b>				
1.1 Upto 2.5 acres ...				
1.2 Above 2.5 acres ...				
1.3 Above 5 to 10 acres ...				
1.4 Above 10 acres ...				
<b>Total of (1)</b> ...				
<b>2. Term loans (classified according to purpose)</b>				
2.1 Sinking and deepening of wells and tube wells ...				
2.2 Pump sets/oil engines ...				
2.3 Composite minor irrigation schemes ...				
2.4 Tractors and agricultural implements and machinery ...				
2.5 Plough animals (bullocks) ...				
2.6 Reclamation and land development schemes ..				
2.7 Construction of godowns, cold storage ...				
2.8 Plantations ..				
2.9 Other term loans ...				
<b>Total of (2)</b> ...				

**Section A : Direct finance to farmers (Contd.)**

	Loans and advances disbursed during the period@@		Loans and advances outstanding as on the last Friday of March/September*	
	No. of A/cs.	Amount (in thousands of rupees)	No. of A/cs.	Amount (in thousands of rupees)
	1	2	3	4
<b>Allied Activities</b>				
3. Dairying .. .. .				
4. Poultry farming, piggery and beekeeping .. .. .				
5. Fisheries .. .. .				
6. Other direct advances .. .. .				
<b>Total of 1 to 6 above</b> .. .. .			§	§
7. Term loans (classified according to size of holdings) †				
7.1 Upto 2.5 acres ...				
7.2 Above 2.5 to 5 acres ...				
7.3 Above 5 to 10 acres ...				
7.4 Above 10 acres ...				
<b>Total of (7)</b> ...				

**Section B : Loans granted to farmers through the Primary Agricultural Credit Societies**

Number of Societies financed by the bank: \_\_\_\_\_

Number of Members : \_\_\_\_\_

Number of Borrowers: \_\_\_\_\_

	Loans and advances disbursed during the period@@		Loans and advances outstanding as on the last Friday of March/September *	
	No. of A/cs. @	Amount (in thousands of rupees)	No. of A/cs. @	Amount (in thousands of rupees)
	1	2	3	4
<b>1. Agriculture</b>				
1.1 Short-term (including crop loans)...				
1.2 Medium-term ...				
<b>2. Allied activities</b>				
<b>Total</b> ...				

£ Excluding advances to traditional plantations viz. Coffee, Tea, Rubber and Spices.

§ The totals should tally with the figures given against item 4(a) of Part I of the relative quarterly statement of advances to priority sectors.

† The total amount of term loans should tally with the total of 2 above.

\* Strike out whichever is not applicable.

@ Number of accounts in which advances have been allowed by the societies.

@@ All the advances disbursed during the period subsequent to the last Friday of March/September to the last Friday of September/March, i.e. the date to which the return relates should be shown here.

## SPECIAL RETURN ON AGRICULTURAL LOANS—II

### Recoveries of Agricultural Loans (State-wise)

(As on the last Friday of June 197 )

Name of the Bank : \_\_\_\_\_

Name of the State : \_\_\_\_\_

#### Section A : Direct finance to farmers

(In thousands of rupees)

		Total Demand* (1)	Amount recovered (2)	Overdue Amount (3)	Balance outstanding (4)
Short-term (including crop loan)	...				
Medium/long term	...				
<b>Total</b>	...				

#### Particulars of Overdue amount

Over 1 year	Rs.	
Over 2 years	Rs.	
Over 3 years	Rs.	_____
Total	Rs.	_____

#### Section B : Loans and advances granted to farmers through Primary Agricultural Credit Societies

(In thousands of rupees)

		Total Demand* (1)	Amount recovered (2)	Overdue Amount (3)	Balance outstanding (4)
Short-term (including crop loan)	...				
Medium-term	...				
<b>Total</b>	...				

\* Total Demand: Overdue amount as on the last Friday of previous June *plus* current demand during the period under reference.

## STATISTICAL TABLES RELATING TO BANKS IN INDIA, 197

## Instructions

1. Banks registered in the Indian Union and having offices outside the Indian Union should furnish figures relating to the offices in Indian Union and those of foreign branches separately. Banking companies registered outside the Indian Union should furnish figures for their business in the Indian Union only.

2. PAID-UP CAPITAL should include forfeited shares, but exclude (a) calls received in advance, (b) calls in arrears and (c) shares suspense account. Items (a) and (c) are to be treated as 'other liabilities' and shown against (1.6.2.)

3. RESERVE FUND AND OTHER RESERVES should cover the appropriations made or proposed to be made out of profits for the year. The amounts set aside by way of 'provisions' should not be included here. The expression 'provision' shall mean any amount written off or retained by way of providing for any known liability of which the amount cannot be determined with substantial accuracy. Reserves should include general reserve, statutory reserve, dividend equalisation fund, share premium account, development rebate reserve, building and development reserve and any other free reserves which do not come under the definition of 'provision'. Items in the nature of provisions should be included in 'Other liabilities' (1.6.2.).

4. For the purpose of this Form as well as for other statistical returns the item 'deposits' comprises current, savings and fixed deposits defined as under:

4.1. CURRENT DEPOSITS include the following types of deposits:

(a) Deposits subject to withdrawal on demand (other than savings deposits) or with a maturity period of less than 15 days or on notice of less than 15 days, (b) call deposits withdrawable not later than 14 days, (c) unclaimed deposits, (d) overdue fixed deposits, (e) credit balances in cash credit accounts and (f) contingency unadjusted accounts, if in the nature of deposits. It must be noted that inter-bank deposits at call or short notice not exceeding 14 days are to be treated as *inter-bank borrowings* and should be included in item 1.4 of this return.

4.2. SAVINGS DEPOSITS are deposits accepted by banks under their savings bank deposits rules and would include special savings deposits. The out-standings are inclusive of interest.

4.3. FIXED DEPOSITS are deposits with a fixed maturity of not less than 15 days, or subject to notice of not less than 15 days. They would also include (a) call deposits including inter-bank deposits payable after 14 days' notice; (b) cash certificates; (c) cumulative or recurring deposits and (d) the excess of kuri and chitty liabilities over kuri and chitty assets. Interest payable on these deposits should be treated as 'other liabilities' and included in item (1.6.2.).

4.4 Security deposits, margin deposits and provident fund deposits of the bank's own employees should be shown under 'other liabilities' (1.6.2.) and *not* classified as current, savings or fixed deposits.

5. BORROWINGS FROM BANKS (Item 1.4) should include borrowings from other financial institutions also.

6. **BALANCE OF PROFIT AND LOSS ACCOUNT** (Item 1.9 or 2.17) should be the balance carried forward to the next year's account after meeting the various appropriations (such as reserves, dividend, taxes etc.) made or proposed to be made out of the profits for the year.

7. Cash in hand should exclude stamps in hand (at head office and branches) which should be included in 'other assets'. Foreign currency notes and coins held by branches in India should not be included in cash but in 'other assets' (2.16).

8. Balances in current account with other banks should exclude (a) drafts in hand, (b) cheques and drafts in course of collection, (c) cash with banks in liquidation and (d) savings and fixed deposits with banks. Sub-items (a), (b) and (c) are to be treated as 'other assets' and sub-item (d) should be shown against investments.

9.1. Investments held by Indian offices should be shown under the column 'Branches in the Indian Union'. Investments in foreign government securities and other foreign investments such as shares and debentures held by Indian offices should be shown against 'other investments' (2.5.5.) under the 'branches in the Indian Union' column. Investments in foreign securities, shares, debentures, etc., of the foreign branches of the bank should be reported under respective items under the column 'foreign branches'. However, investments in Pakistan Government Securities should be reported against item 2.5.5 under the respective columns.

9.2 **INVESTMENTS IN GOVERNMENT SECURITIES** to be shown under 'Branches in the Indian Union' should *include* investments in domestic Central and State Government securities including Treasury Bills, Treasury Deposit Receipts and Treasury Savings Certificates and Postal Certificates and Prize Bonds.

9.3 Item 2.5.2 should include investments in municipal, port trust and other approved securities.

9.4 Savings and fixed deposits with other banks including post office savings bank deposits should be included in item 2.5.4. Investments in shares and debentures of joint stock companies are to be shown against item 2.5.3. Investments in companies in liquidation, deposits with joint stock companies and deposits with banks in liquidation are, however, to be shown against 'other assets' (2.16).

10. Money at call and short notice under 'Assets' comprises all funds at call or short notice of 14 days or less including inter-bank deposits at call or notice of 14 days or less.

11. Bills purchased and discounted should include hundies, demand drafts and cheques purchased.

12. Loans and advances should *include* loans, cash credit and overdrafts, the excess of *kuri* and *chitty* assets over *kuri* and *chitty* liabilities and loans on mortgages but should *exclude* advance payments of expenses (e.g. rent) or income-tax.

13. Total liabilities and assets in this Form should tally with the balance sheet totals to the nearest thousand.

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This Form after being completed should be forwarded to the Director, Banking Division, Economic Department, Reserve Bank of India, Post Box No. 1044, Bombay 1.

# STATISTICAL TABLES RELATING TO BANKS IN INDIA, 197

Name of the Bank : \_\_\_\_\_

Address : \_\_\_\_\_

## PART I

(Amount in rupees thousands)

	Branches in the Indian Union	Foreign Branches @	Total
<b>1. Liabilities</b>			
1.1 Paid-up Capital (including forfeited shares) ...			
1.2 Reserve Fund and Other Reserves ...			
<b>1.3 Deposits (including deposits of banks) ...</b>			
1.3.1 Fixed ...			
1.3.2 Savings ...			
1.3.3 Current ...			
1.3.4 Total of 1.3.1., 1.3.2 and 1.3.3 ...			
1.4 Borrowings from banks ...			
1.5 Bills for collection being bills receivable <i>as per contra</i> ...			
<b>1.6 Other liabilities (excluding contra entries)</b>			
1.6.1 Bills payable ...			
1.6.2 Others ...			
1.7 Branch adjustments ...			
1.8 Acceptances, endorsements and other obligations <i>as per contra</i> ...			
1.9 Balance of Profit and Loss Account (Profit) ...			
<b>Balance Sheet Total</b> ...			
<b>2. Assets</b>			
2.1 Cash in hand ...			
2.2 Balances with the Reserve Bank of India ...			
2.3 Balances with foreign central banks ...			
2.4 Balances with other banks in current account ...			

@ This column should be filled in by Indian banks only.

	Branches in the Indian Union	Foreign Branches @	Total
<b>2.5 Investments</b>			
2.5.1 Government Securities including Treasury Bills (Central and States) ...			
2.5.2 Other Approved Securities ...			
2.5.3 Shares and Debentures ...			
2.5.4 Savings and fixed deposits with banks (including post office savings deposits) ...			
2.5.5 Others (excluding bullion) ...			
2.5.6 Total of investments ...			
2.6 Money at call and short notice ...			
2.7 Bills purchased and discounted ...			
2.8 Loans and Advances ...			
2.9 Bills Receivable being bills for collection as <i>per contra</i> ...			
2.10 Constituents' liabilities for acceptances and endorsements and other obligations as <i>per contra</i> ...			
2.11 Premises and other fixed assets ...			
2.12 Furniture and fixtures ...			
2.13 Branch adjustments ...			
2.14 Capitalised Expenses (including preliminary ex- penses, organisational expenses, share, sale expenses, etc.) ...			
2.15 Non-Banking Assets acquired in satisfaction of claims ...			
2.16 Other Assets ...			
2.17 Balance of Profit and Loss Account (Loss) ...			
<b>Balance Sheet Total</b> ...			
Profit (+) or Loss (—) made during the year (after providing for tax, gratuity and bonus to staff) ...			
Rate of Dividend per cent per annum paid or proposed to be paid on ordinary shares ...			

@ This column should be filled in by Indian banks only.

## PART II

### Statement of Branches, Sub-offices, Pay Offices, etc. in the Indian Union and elsewhere as on the date of the Balance Sheet

	As on December 31, 197
(A) Total number of offices transacting banking business ...	
(i) Indian Union (including Registered Office if transacting banking business) ...	
(ii) Elsewhere ...	
<b>Total (i+ii)</b> ...	
(B) Number of offices performing purely administrative functions ...	
(C) Number of offices* granted conditional licences by the Reserve Bank ...	

\* Names of these offices should be furnished separately.

## Names of Offices existing as at the end of December 1971

### (I) In the Indian Union

Serial No.	Name of Town* with Number of Offices	Total Deposits@	Total Advances and Bills@	Taluka	District	State	Classification†
	<i>(Please give information according to States/Union Territories)</i>						
1.							
2.							
3.							
4.							
5.							
etc.							

\*Wherever a place in which the bank has an office is a part of a town or city (such as Girgaum in Bombay, Triplicane in Madras, Bhowanipure in Calcutta) it should be clearly stated as such in the statement.

@ The aggregate deposits and "advances and bills" of all offices should tally with the total deposits and advances and bills shown against items 1.3.4 and 2.7+2.8, respectively, of Part I.

† Please state in this column whether head office, branch, sub-office, pay office etc. Offices performing purely administrative functions should be indicated as A.O. (Administrative Office).

### (II) Outside the Indian Union

Serial No.	Name of Town with Number of Offices	Country
1.		
2.		
3.		
etc.		

### (III) Name of Offices Opened or Closed during 1971

Serial No.	Name of Office opened	Taluka	District	State	Date of opening	Serial No.	Name of Office closed	Taluka	District	State	Date of closing
1.						1.					
2.						2.					
3.						3.					
etc.						etc.					

Names and addresses of Foreign Agents and Correspondents:

(i) In U.K.

(ii) In other countries

Date: \_\_\_\_\_

Signature: \_\_\_\_\_

Designation: \_\_\_\_\_

## STATEMENT OF EARNINGS AND EXPENSES

Name of the Bank:

Address:

**Instructions**

1. Details of earnings and expenses and establishment expenses for Indian and Foreign offices are required to be given by Indian banks only. Banks registered outside India need give information about their Indian offices only.

2. The amount of earnings and expenses furnished in this form should be *prior* to making any provision for bad and doubtful debts, depreciation in the value of investments, bonus to staff, taxes etc.

3. Rent from lockers and godowns and other service charges should be reported under 'other service charges' [item III(d)], while other income including rent from immovable property and premises should be shown against 'other income' [item III (e).]

4. Establishment expenses against item V (i), *which should not differ from item 2* of the Annexure I should include salaries, wages, allowances including leave fare concessions and the usual Provident Fund and Pension Fund contributions on account of staff. A detailed breakdown of this item should be given in the Annexure I. Any gratuity paid out of the provision made from the profits of past years should not be included in the establishment expenses against item V(i) and only such portion of gratuity as is paid out of the profits of the year (i.e. debit to profit and loss account of the year) should be included; provision for future years should be included in profits and classified as an allocation against item XI(d).

5. Interest, commission and brokerage paid on different types of deposits should be shown for Indian and Foreign offices separately in the inside space provided for the purpose, in addition to indicating the total of interest paid on all deposits and also the total of commission and brokerage on them against sub-items IV(a)(i) and IV(a)(ii), respectively, in appropriate columns.

6. Bonus paid to staff *should not be included* under *establishment expenses* [item V(i)] but should be shown under item XI(f). A detailed breakdown of bonus paid or payable for 197 should be given in the Annexure I (separately for Indian and Foreign offices of Indian banks).

7. The amount of balance of profit to be shown against item IX should represent the amount before allocation to such purposes as taxes, income-tax on investments, etc. Amount on account of taxes on profits should not be included under 'other working expenses' [item V(ii)] but should be included in item IX and shown against item XI(a).

8. Allocations out of the profits and other surpluses for general and statutory reserves *only* should be shown against item XI (b). This item should not include amounts set aside by way of provisions which should be shown against item XI(c).

9. Total for items I to III and of items IV to IX must tally; items IX and X(i) are the same; total of items X(i) to (iii) and of items XI(a) to (h) must also tally.

# Annexure 3

## STATEMENT OF EARNINGS AND EXPENSES FOR THE YEAR ENDING DECEMBER 31, 197

(Please read the instructions carefully before entering the figures and in case of any doubt indicate at the end of the form the procedure followed by you)

(Amount in rupees thousands)

EARNINGS	Indian Offices	Foreign Offices	TOTAL
<b>I. Interest, discount, dividend, commission and exchange earned on</b>			
(a) Bills purchased and discounted			
(i) Inland bills	...		
(ii) Export bills	...		
(iii) Import bills	...		
(b) Loans and advances	...		
(c) Investments (inclusive of taxes paid at source)			
(i) Government securities (Central and States)	...		
(ii) Others	...		
(d) Deposits with banks	...		
<b>II. Recoveries on assets previously written down and gains from other revaluation or sale of assets</b>	...		
<b>III. Other sources</b>			
(a) Commission on letters of credit			
(i) Export bills	...		
(ii) Import bills	...		
(b) Bills for collection			
(i) Inland bills	...		
(ii) Foreign bills	...		
(c) T. T's and D. D's sold			
(i) Inland	...		
(ii) Foreign	...		
(d) Other service charges	...		
(e) Other income	...		
<b>Total ..</b>			
<b>EXPENSES</b>			
<b>IV. Interest, commission and brokerage paid on</b>			
(a) Deposits			
	Current	Savings	Fixed
	Others		
(i) Interest	{ Indian offices		
	{ Foreign offices		
(ii) Commission & brokerage	{ Indian offices		
	{ Foreign offices		
(b) Borrowings*			
(c) Other accounts (to be specified)			
<b>V. (i) Establishment expenses (to be specified in the Annexure I)</b>	...		
<b>(ii) Other working expenses (to be specified in the Annexure II)</b>	...		
<b>VI. Taxes and dues of the nature of operating expenses (e.g. municipal charges on land and buildings, District/Local Board rates paid, etc. but excluding taxes on profits)</b>			
<b>VII. Depreciation written off and loss incurred on sale of assets</b>			
<b>VIII. Bad debts written off</b>	...		
<b>IX. Balance of profit (+) or loss (-) (i.e. Earnings minus items IV to VIII)</b>	...		
<b>Total ..</b>			

\* Banks registered outside India may give separately amount of interest paid on borrowings from Head Office

(Amount in rupees thousands)

	Indian Offices	Foreign Offices	TOTAL
<b>DISPOSAL OF PROFIT AND ACCUMULATED SURPLUS</b>			
<b>X. Sources of sums made available</b>			
(i) Balance of profit (+) or loss(—) as per item IX	...		
(ii) Surplus (+) or Deficit (—) brought forward from preceding year (if any)	...		
(iii) Taken from reserves (if any)	...		
<b>Total</b>	..		
<b>XI. Allocation of sums made available</b>			
(a) Provision for taxes (inclusive of taxes paid at source on investments)	X	X	X
(b) Carried to reserves	...		
(i) Statutory reserves	...		
(ii) Other reserves such as general reserve, dividend equalisation and other funds in the nature of reserves (to be specified)	...		
(c) Allocated to other special purposes	...		
(i) Provision for bad and doubtful debts	...		
(ii) Investment fluctuation fund	...		
(iii) Other special purposes (to be specified)	...		
(d) For payment of gratuity in future years	...		
(e) Dividend, bonuses, etc. to shareholders/Amount transferred to Government (percentage may also be shown)	...		
(f) Employees' share (bonus) in the profit	...		
(g) Amount remitted to head office	...		
(i) By way of normal profits for the year	...		
(ii) Other remittances such as administrative expenses paid by foreign offices. (Please specify)	...		
(h) Balance carried forward to the next year's account	...		
<b>Total</b>			

**ANNEXURE I**

(Amount in rupees thousands)

	Subordinate Staff		Clerical staff		Officers and others		Total	
	Indian Offices	Foreign Offices	Indian Offices	Foreign Offices	Indian Offices	Foreign Offices	Indian Offices	Foreign Offices
<b>1. Total number of staff employed</b>								
<b>2. Establishment charges</b>								
(i) Basic pay	...							
(ii) Dearness allowance	...							
(iii) House allowance	...							
(iv) Contributions to provident/pension funds	...							
(v) Gratuity	...							
(vi) Medical aid	...							
(vii) Leave-fare concession	...							
(viii) Other items such as overtime allowances etc.	...							
<b>Total ...</b>								
<b>3. Bonus paid or payable for the year 197</b>								
<b>4. Total of 2 and 3</b>								

**ANNEXURE II**

(Details of 'Other working expenses')

Serial No.	Amount in Rupees thousands	Serial No.	Amount in Rupees thousands
1.	Directors' and Local Committee members'	10.	Auditors' :
	(i) Fees		(i) Fees
	(ii) Allowances		(ii) Allowances
2.	Rents paid for :	11.	Postage, telegrams, stamps, and telephones
	(i) Office premises	12.	Law charges (including court fees)
	(ii) Other premises	13.	Clearing house charges
3.	Lighting charges	14.	Maintenance and repairs to office equipment/Bank's property
4.	Insurance :	15.	Conveyance charges
	(i) Premium paid to D.I.C.	16.	Motor car expenses
	(ii) Other premiums	17.	Travelling expenses
5.	Taxes (excluding those reported against items VI and XI (a) of the return)	18.	(excluding leave-fare concession)
6.	Printing and stationery	18.	Head office supervision, administration and other charges
7.	Advertisements	19.	Others (Please specify)
8.	Periodicals and Newspapers		
9.	Entertainment expenses		
		<b>Total</b>	...

Date : .....

Signature : .....

Designation : .....

**SPECIAL ANNUAL RETURN ON LIABILITIES AND ASSETS OF COMMERCIAL BANKS AS ON MARCH 31, 197**

**Instructions**

1. Banking companies registered in the Indian Union should record their liabilities and assets relating to their business in India and abroad separately in this return. Banking companies registered outside India should furnish the figures for their business in India alone. Items not applicable to foreign banks are also indicated in the form by an asterisk. All the figures are to be compiled as on March 31.

2. 'Other financial institutions' include Central and State Financial Corporations, Industrial Credit and Investment Corporation of India, Life Insurance Corporation of India, Unit Trust of India, Industrial Development Bank of India, Agricultural Refinance Corporation and other statutory corporations and companies established by Central and State Governments to finance industry, agriculture, etc. Companies whose main income is from investment and/or dealings in shares and securities, and loan companies are also to be included in this group.

3. Non-financial Government companies (e.g. State Trading Corporation) and statutory corporations owned by Government (e.g. Food Corporation of India, Central and State Warehousing Corporations) are to be included in 1.2.1 Government companies are those registered under section 617 of the Companies Act, 1956.

4. Paid-up capital should include forfeited shares, but exclude (a) calls received in advance, (b) calls in arrears and (c) share suspense account, which are to be treated as 'other liabilities'.

5. Reserve Fund and other reserves should not include amounts set aside by way of 'provisions'. The expression 'provision' shall mean any amount earmarked for meeting a known liability the amount of which cannot be determined with substantial accuracy. The reserves are (a) general reserve, (b) statutory reserve, (c) dividend equalisation fund, (d) share premium account, (e) development rebate reserve, (f) building and development fund, and any other free reserves which do not come under the definition of 'provision.'

6. **CURRENT DEPOSITS.** Current deposits include the following types of deposits:

(a) Deposits subject to withdrawal on demand (other than Savings Deposits) or with a maturity period of less than 15 days or on notice of less than 15 days, (b) call deposits withdrawable not later than 14 days, (c) unclaimed deposits, (d) overdue fixed deposits, (e) credit balances in cash credit accounts and (f) contingency unadjusted accounts if in the nature of deposits. Inter-bank deposits, at call or short notice not exceeding 14 days, are to be treated as inter-bank borrowings and not as deposits.

7. **SAVINGS DEPOSITS.** Savings deposits are deposits accepted by banks under their savings deposits rules and would include special savings deposits. The outstandings are inclusive of interest.

8. **FIXED DEPOSITS.** Fixed deposits are deposits with a fixed maturity of not less than 15 days, or subject to notice of not less than 15 days. They would also include (a) call deposits including inter-bank deposits payable after 14 days' notice, (b) cash certificates, (c) cumulative or recurring deposits and (d) *kuri* and *chit* deposits. Interest payable on these deposits should be treated as 'other liabilities' and should *not*, therefore, be included in deposits.

9. Security deposits, margin deposits and provident fund deposits of the bank's own employees should not be classified under current, savings or fixed deposits. They should be shown against item 5.4 or 5.5 as the case may be.

10. Cash in hand excludes stamps in hand, which should be included in 'other assets.' Foreign currency notes and coins should not be included in item 1.1 but in 15.1.5—'other assets' held by Indian Offices.

11. Balances with other banks in current account should exclude drafts in hand, cheques and drafts in course of collection, and cash with banks in liquidation; these are to be included in 'other assets'.

12. Money at call and short notice comprises all funds at call or short notice of 14 days or less, including inter-bank deposits, at call or notice of 14 days or less.

13. Bills purchased and discounted include hundies, demand drafts and cheques purchased and discounted.

14. Investments in 'other approved securities' are those approved by the Reserve Bank of India, for purposes of Section 24 of the Banking Regulation Act, 1949 and would include bonds issued by the Industrial Finance Corporation of India, State Financial Corporations, State Electricity Boards, Municipalities and Port Trusts.

15. Item 15.1.5—'Others' on the assets side, include uncleared cheques soiled currency notes tendered for exchange, deposits with Electricity Company/ Board, amount paid towards subscription to Government and other securities till allotment is made, overdue and dishonoured bills, sundry debtors and all miscellaneous assets not included in the assets listed in the form.

**SPECIAL ANNUAL RETURN ON LIABILITIES AND ASSETS OF COMMERCIAL BANKS  
AS ON MARCH 31, 197**

Name of the Bank : \_\_\_\_\_

Address : \_\_\_\_\_

(Rupees in thousands)

Liabilities	Amount	Assets	Amount
<b>1. Paid-up Capital †</b>		<b>1. Cash in hand</b>	
Held by :		1.1. Held by Indian Offices ...	
1.1. Financial Institutions ...		1.1.1. One rupee notes and small coins ...	
Of which :		1.1.2. Reserve Bank of India notes ...	
1.1.1. by banks including co-operative banks and land mortgage banks ...		1.2. Held by Foreign Offices† ...	
1.1.2. by other financial institutions ...		<b>2. Balances with the Reserve Bank of India</b>	
1.2. Held by non-financial corporate institutions ...		<b>3. Balances with other banks in current account</b>	
Of which :		3.1. with banks in India	
1.2.1. by Government companies and statutory corporations owned by Government ...		3.1.1. with the State Bank of India...	
1.2.2. by other Joint Stock Companies ...		3.1.2. with the subsidiaries of the State Bank of India ...	
1.3. Held by Government and Local Authorities ...		3.1.3. with other commercial banks ...	
1.4. Held by Non-Residents ...		3.1.4. with co-operative banks (including land mortgage banks and credit societies) ...	
1.5. Held by Others ...		3.2. with banks abroad	
1.6. Forfeited Shares ...		3.2.1. Indian Offices ...	
<b>2. Reserve Fund and Other Reserves†</b>		3.2.2. Foreign Offices† ...	
2.1. Reserve Fund ...		<b>4. Money at Call and Short Notice</b>	
2.2. Share Premium Account ...		4.1. in India	
2.3. Other Reserves ...		4.1.1. with commercial banks ...	
<b>3. Deposits</b>		4.1.2. with co-operative banks (including land mortgage banks and credit societies) ...	
3.1. Of Indian Offices		4.1.3. with other financial institutions ...	
3.1.1. Current Deposits		4.2 Outside India†	
3.1.1.1. from banks including co-operative banks and land mortgage banks ...		4.2.1. with banks (including merchant banks, mutual savings banks, trustee savings banks, etc.)...	
3.1.1.2. from others ...		4.2.2. with others (acceptance banks, discount banks, building societies, etc.) ...	
3.1.2. Savings Deposits ...		<b>5. Investments (at cost)</b>	
3.1.3. Fixed Deposits ...		5.1. Investments of Indian Offices	
3.1.3.1. from banks including co-operative banks and land mortgage banks ...		5.1.1. Treasury Bills ...	
3.1.3.2. from others ...		5.1.2. Other Central Government securities (including Treasury Savings Deposit Certificates, Postal Savings Deposits) ...	
3.2. Of Foreign Offices†			

(Rupees in thousands)

Liabilities	Amount	Assets	Amount
<b>4. Borrowings from other banks</b>		5.1.3. State Government Securities	
4.1. In India from		5.1.4. Other approved securities ...	
4.1.1. the Reserve Bank of India ...		5.1.5. Shares and debentures of companies and corporations not included in 5.1.4. above	
4.1.2. the State Bank of India ...		5.1.6. Fixed Deposits with banks (including co-operative banks)	
4.1.3. the subsidiaries of the State Bank of India ...		5.1.7. Other investments ...	
4.1.4. the Industrial Development Bank of India ...		5.2. Investments of Foreign Offices†	
4.1.5. Agricultural Refinance Corporation ...		<b>6. Bills purchased and discounted</b>	
4.1.6. Other commercial banks ...		6.1. Bills purchased and discounted by Indian offices and payable in India	
4.1.7. Co-operative banks including land mortgage banks and credit societies ...		6.1.1. from Government and Government owned companies...	
4.2. Outside India		6.1.2. from non-Government industrial concerns ...	
4.2.1. Borrowings of Indian Offices		6.1.3. from non-Government trading concerns ...	
4.2.2. Borrowings of Foreign Offices† ...		6.1.4. from others ...	
<b>5. Other Liabilities</b>		6.2. Bills purchased and discounted by Indian offices and payable outside India	
5.1. Bills payable in India		6.2.1. from Government and Government-owned concerns ...	
5.1.1. Bills issued by Indian Offices.		6.2.2. from non-Government industrial concerns ...	
5.1.2. Bills issued by Foreign Offices†		6.2.3. from non-Government trading concerns ...	
5.2. Bills payable outside India		6.2.4. from others ...	
5.2.1. Bills issued by Indian Offices		6.3. Bills purchased and discounted by Foreign Offices †	
5.2.2. Bills issued by Foreign Offices†		6.3.1. payable in India ...	
5.3. Provisions		6.3.2. payable outside India	
5.4. Miscellaneous liabilities payable in India		<b>7. Loans and advances</b>	
5.4.1. Liabilities in respect of unpaid dividends, interest accrued but not paid, rebate on bills, insurance premium, brokerage and commission payable and other unpaid bills for goods and services purchased by the banks ...		7.1. of Indian Offices ...	
5.4.2. Others ...		7.1.1. Loans, cash credits and overdrafts (excluding due from banks)	
5.5. Miscellaneous liabilities payable outside India		7.1.2. Due from banks in India ...	
5.5.1. by Indian Offices ...		7.1.2.1. Commercial banks ...	
5.5.2. by Foreign Offices† ...		7.1.2.2. Co-operative banks (including land mortgage banks and credit societies)...	
<b>6. Branch adjustments</b>		7.1.3. Due from banks outside India	
6.1. among offices in India ...		7.2. Of Foreign Offices†	
6.2. with offices outside India		<b>8. Bills receivable, being bills for collection as per contra</b>	
6.2.1. of which outstanding borrowings of Indian Offices ...			

(Rupees in thousands)

Liabilities		Amount	Assets		Amount
7. Bills for collection being bills receivable as per contra			9. Constituent's liabilities for acceptance, endorsements and other obligations as per contra		
8. Acceptances, endorsements and other obligations as per contra			10. Premises @ @		
9. Balance of profit			11. Furniture and Fixtures		
10. Total Liabilities (1 to 9)			12. Branch adjustments		
			12.1. among offices in India	...	
			12.2. with offices outside India	...	
			13. Capitalised expenses including preliminary expenses, organisational expenses, losses incurred, shares selling commission, brokerage, amount of losses incurred and any other item of expenditure not represented by tangible assets		
			14. Non-banking assets acquired in satisfaction of claims		
			15. Other assets		
			15.1 of Indian Offices		
			15.1.1. Balances with Government Treasuries		
			15.1.2. Investments in banking companies in liquidation or working under schemes of arrangement, to the extent they are recoverable	...	
			15.1.3. Investments in subsidiary companies (e.g. Executor and trustee company)	...	
			15.1.4. Prepaid expenses including advance payments of law charges and rent, stationery, income-tax deducted at source and interest recoverable	...	
			15.1.5. Others	...	
			15.2. Other assets of Foreign Offices†		
			16. Total Assets		

†These items are not applicable to foreign banks operating in India; hence no figures need be reported against them.  
 @@ Total depreciation written off should be reported here.

## SURVEY OF DEBITS TO DEPOSIT ACCOUNTS WITH SCHEDULED COMMERCIAL BANKS

*The purpose of this Survey is to collect statistics on debits to deposit accounts with banks for working out the rate of turnover of deposit money which is one of the important indicators of economic activity in the country as a whole, as well as in the various regions during a given period of time.*

### Instructions

1. This return should be filled by all offices of scheduled commercial banks once a year, i.e. for the period April-March, showing the data for each of the four quarters separately.

2. Figures *for each office*, whether it is a branch, sub-office, or pay office, should be furnished in a *separate return*.

3. Data should be furnished, in the case of a newly opened office, from the date of its opening; similarly, when an office is closed, figures should be furnished upto the date of its closing.

4. *For the purpose of this Survey, figures should be rounded off to the nearest thousand.*

5. Wherever there are no figures to be shown, it may be indicated by 'NIL.'

6. Accounts of banks (whether commercial or co-operative, scheduled or non-scheduled) are to be *excluded entirely* from the data to be supplied.

7. The Form is divided in three parts to facilitate convenient reporting of the data by bank offices.

In Part I, *outstandings* of balances in current deposit accounts and limits of cash credit/overdraft accounts as on the last Friday of June, September, December and March should be reported; averages of the four Friday balances should be shown under each category of accounts.

In Part II, quarterly *totals of debits* to each category of accounts are to be reported against each quarter; the total of debits during the four quarters should also be shown under each category of accounts.

Part III relates to Savings Deposits; *outstandings* of deposit balances in savings accounts as on the last Friday of each of the quarters and the total of debits during the individual quarter are to be reported in this part. Averages of the deposit balances for the four Fridays and the total of debits during the four quarters are also to be reported below the quarterly figures.

8. The data are required to be classified under four organisational sectors namely, (i) Government; (ii) State-owned and/or State-managed concerns; (iii) Joint-stock limited companies other than Government concerns and (iv) All others. Government Sector includes Central and State Governments and Local

**Authorities such as Port Trusts, Municipalities, Municipal Corporations, District and Rural Boards, Panchayats and Improvement Trusts.**

State-owned and/or State-managed concerns include joint stock companies wholly or mainly owned by Central or State Governments or local authorities and statutory bodies. They also include companies or corporations which are not owned by Government, but are managed by Government representatives. Government companies are defined by Section 617 of the Companies Act, 1956, as companies in which not less than 51 per cent of the paid-up capital is held by the Central Government or by any State Government or partly by Central Government and partly by State Government and the definition would also cover companies which are subsidiaries of Government companies. Statutory corporations like the State Trading Corporation, the Food Corporation of India, the Unit Trust of India, the Life Insurance Corporation of India, State Road Transport Corporations etc. and other statutory bodies like State Electricity Boards, Housing Boards or Corporations, Warehousing Corporations (Central and State) and subsidiaries of any of these institutions are also treated as State-owned and/or State-managed concerns.

The third category would include all limited companies other than State-owned and/or State-managed Companies covered in column (4) of the Form.

The last category "All Others" will include not only personal accounts but also professional accounts of doctors, solicitors, architects, as well as the accounts of foreign embassies and consulates, educational and religious institutions, trade associations, trusts, sports clubs, etc.

9. Savings and current deposits should include the amount of interest due to the depositors. Current deposits include credit balances in cash credit accounts, deposits repayable at call or on notice of less than 15 days, unclaimed deposits and overdue fixed deposits. Contingency and unadjusted accounts, if in the nature of deposits, should also be included in current deposits. Margin deposits, staff provident fund and security deposits and interest due on these *should be excluded* from data to be furnished.

10. Approved limits refer to effective limits (drawing powers) in respect of cash credits and overdrafts as on the last Friday of the quarter even if such limits have not been availed of. In the case of clean overdrafts, the full sanctioned limits should be taken.

**DEBITS TO DEPOSIT ACCOUNTS WITH BANKS**

197 -7

Name of the Bank: \_\_\_\_\_

Address of the branch: \_\_\_\_\_

**PART I**

**Outstanding Balances/Approved Limits as on Last Friday**

(Rs. in thousands)

Type of Account/Quarter  1	Government  2	State-owned and/or State- managed concerns  3	Joint-stock limited com- panies other than Govt. concerns  4	All Others  5	Total  6
<b>A. Current Deposit Account</b>					
June ... ..					
September ... ..					
December ... ..					
March ... ..					
<b>Average of Four Fridays</b> ...					
<b>B. Cash Credit Account</b>					
June ... ..					
September ... ..					
December ... ..					
March ... ..					
<b>Average of Four Fridays</b> ...					
<b>C. Overdraft Account</b>					
June ... ..					
September ... ..					
December ... ..					
March ... ..					
<b>Average of Four Fridays</b> ...					

**PART II**

**Total Debits during the year**

(Rs. in thousands)

Type of Account/Quarter  1	Govern- ment  2	State-owned and/or State- managed concerns  3	Joint-stock limited com- panies other than Govt. concerns  4	All Others  5	Total  6
<b>A. Current Deposit Account</b>					
(a) April-June ... ..					
(b) July-September ... ..					
(c) October-December ... ..					
(d) January-March ... ..					
<b>Total Debits (a + b + c + d)</b> ... ..					
<b>B. Cash Credit Account</b>					
(a) April-June ... ..					
(b) July-September ... ..					
(c) October-December ... ..					
(d) January-March ... ..					
<b>Total Debits (a + b + c + d)</b> ... ..					
<b>C. Overdraft Account</b>					
(a) April-June ... ..					
(b) July-September ... ..					
(c) October-December ... ..					
(d) January-March ... ..					
<b>Total Debits (a + b + c + d)</b> ... ..					

**PART III**

**Savings Account**

(Rs. in thousands)

Type of Account/Quarter 1	Savings deposits outstanding as on the last Friday of the quarter 2	Total debits during the quarter 3
<b>A. Savings Account</b>		
(a) April-June ...		
(b) July-September ...		
(c) October-December ...		
(d) January-March ...		
<b>Average of Four Friday Balances/ Total Debits for the year</b> ...		

*Signature* \_\_\_\_\_

*Designation* \_\_\_\_\_

*Date* \_\_\_\_\_

## ANNEXURE 1

### DEPUTY GOVERNOR, DR. R. K. HAZARI'S LETTERS TO SCHEDULED COMMERCIAL BANKS

#### 1. Ref. No. ED. BD. 213/B.7.0012-72 dated July 28, 1972.

##### Statistical Returns

As you are aware, all the branches of your bank have been required, since December 1968, to submit directly to the Reserve Bank of India a monthly statement of advances known as Uniform Balance Book Return (UBB). A return on deposits, originally on a monthly and presently on a quarterly basis (Q. 1), is also required to be submitted by branches. A Committee is currently looking into the whole question of statistical reporting by banks and revising the forms. The Committee feels that it would be necessary to reduce the periodicity of reporting and we are generally in agreement with this. We will be shortly writing to you on the revised scheme of statistical reporting as recommended by the Committee.

2. Meanwhile, till the revised scheme comes in effect, you may discontinue sending us the UBB and Q. 1 returns from July 1972 onwards. If returns (UBB and Q. 1) pertaining to months/quarters previous to June 1972 have not yet been completed, they need not be pre-

pared and sent to us. If, however, you are using these returns for your internal purposes, you may continue the collection if you so desire but no copies need be sent to us. The quarterly return on 'Stocks of and Advances against selected commodities' (Form 8) may also be discontinued.

3. It is, however, imperative that we have data on advances and deposits for the last Friday on June 1972 and all efforts have to be made to obtain these. We would appreciate it if you could kindly impress on your branches the need for expeditiously completing the UBB and Q. 1 returns (in their present form) for the last Friday of June 1972. Such of your branches as have not already despatched returns to us may please be told to send the same to us at the latest by August 20, 1972.

4. Please acknowledge the receipt of this letter to the Director, Banking Division, Economic Department, Reserve Bank of India, Post Box No. 1044, Bombay-1.

#### 2. Ref. No. CPC. 130/213-72 dated August 17, 1972.

##### Basic Statistical Returns

Please refer to my letter Ref. No. ED. BD. 213/B.7.0012-72 dated July 28, 1972 in which I had indicated that pending the recommendations of the Committee on Banking Statistics, the UBB and Q. 1 returns submitted by your branches may be discontinued for months subsequent to June 1972. The Committee have since submitted their report and we are in agreement with the recommendations. I have pleasure in enclosing a copy of the report for your information. Detailed instructions about the returns to be submitted are also given in the Annexure to the Report.

2. One of the main aims of the Committee has been to reduce the burden of reporting on branches, consistent with requirements of data. They have suggested a structure of returns relating to advances and deposits, called the Basic Statistical Returns (BSR), as also some special returns pertaining to certain aspects of lending. The periodicity of these returns has been kept at a minimum. For instance, BSR 1 (which will replace the UBB) will need to be submitted only twice a year, instead of once a month as until now. Various changes in the forms have also been suggested with a view to simplifying reporting. For instance, the account-wise reporting of loans is confined to

large accounts and data on small accounts (with limits of Rs. 10,000 and below) are to be presented in a simple, consolidated form.

3. You will doubtless appreciate the importance of placing the system of reporting on a firm basis, so that a steady flow of information, with a minimum time-lag and with due regard to accuracy, is ensured. In the past, returns from your branches were submitted straight to the Reserve Bank, with a copy to your Head Office. This has proved unsatisfactory, as pointed out in the Committee's Report. The new system proposed now places considerable reliance on your co-operation. Your branches will submit the returns to your Head (or Regional) Office and you should assume the responsibility for the collection, as also some preliminary checking of the returns. The returns may then be sent in convenient batches to our Economic Department. The responsibility for obtaining returns from defaulting branches should be taken by you.

4. The method of distributing this responsibility within your organisation is left to you. If you wish, you may assign the task of collection, checking and transmission of the returns to the Reserve Bank to your regional or other offices. However, a senior officer in your Central Office should be in overall charge of the reporting

for your bank as a whole. I would like you to give thought to the necessary internal arrangement and let us know, at an early date, the name and designation of the officer at the Head Office and where relevant as also those of the officers in the Regional Office who would deal with statistical returns.

5. In the Reserve Bank, we have already constituted a Committee of Direction consisting of senior officers of concerned Departments to take necessary follow-up action relating to the BSR Scheme. Some of the members of this Committee will be visiting various centres to meet bankers and explain the concepts involved in the BSR and special returns and the methodology of reporting. We hope this will pave the way for an understanding of the nature and importance of statistical reporting, which in turn, would ensure the quick success of the scheme. I need hardly add, that your co-operation in this regard is of the utmost importance. The Committee of Direction will discuss with you and your officers the best methods, suited to your structure and set-up, through which the concepts can be conveyed to your branches.

6. The data collected through the basic returns would be useful, not only to the Reserve Bank and the Government but also to you for your internal purposes. We can make available to you detailed statements on the position of your advances and deposits in various districts (with reference to the total of bank advances and deposits in the same). This will enable you to watch your progress closely. If this feed-back is extended by you to each of your offices in

respect of the district of their location, that would bring about a true sense of involvement at the basic reporting level. While the returns in respect of advances and deposits need be submitted only twice a year, you may certainly collect the same at greater frequency if you so desire for your internal purpose.

7. In addition to the BSR, the Committee has also devised some special returns on agricultural lending which will have to be collected by your Head Office from your branches, consolidated on a State-wise basis and reported to the Department of Banking Operations and Development. As has been indicated in the report, it is important that the data be maintained by you on a district-wise basis, to enable you to provide supplementary information.

8. The quarterly return on priority sector advances, at present submitted by you to our Department of Banking Operations and Development will continue for the time being.

9. Any questions you might have on the BSR scheme and all further correspondence on this subject may please be addressed to the Chairman of the Committee of Direction, Shri A. Raman, Director, Credit Planning Cell, Reserve Bank of India, Central Office, Bombay-1.

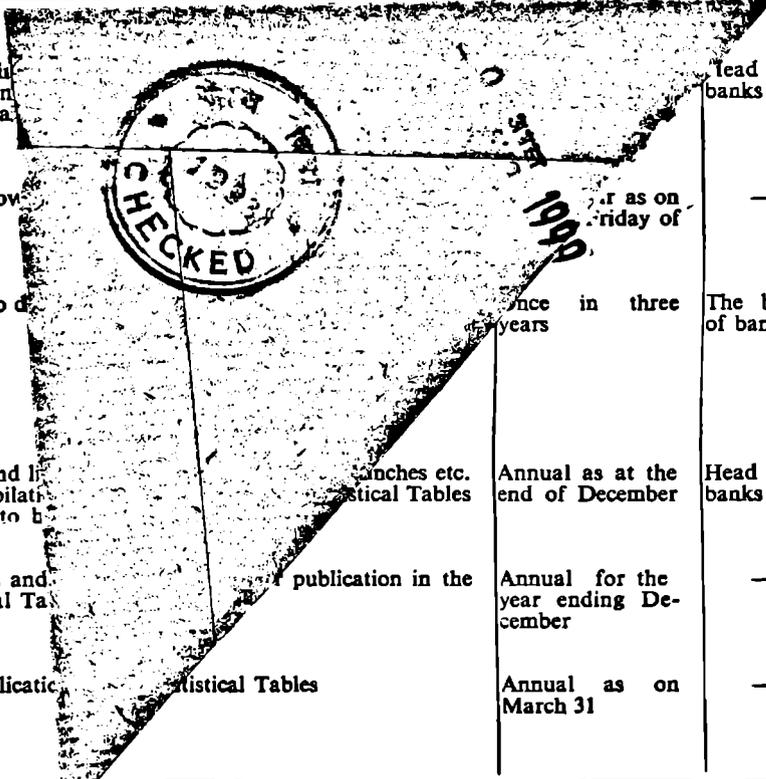
10. My letter of July 28 had stressed the importance of receiving the data relating to June 1972, on the format of the UBB and Q. 1. May I once again repeat that it is very essential for us to have these returns from all your branches ?

**ANNEXURE 2**

**List of Statistical Returns to be submitted to the Reserve Bank**

Name of the Return	Scope of the return	Frequency	To be prepared by	Procedure for forwarding to the Reserve Bank
<b>I. BASIC RETURNS</b>				
1. Basic Statistical Return 1	All borrowal accounts with credit limits of above Rs. 10,000 will be individually listed along with particulars of type of account, organisation, guarantee status, occupation, credit limit, amount outstanding and rate of interest in respect of each loan or advance	Half-yearly return as on the last Friday of June and December every year	The branches/offices of banks	The branches/offices of the banks should forward the completed BSR 1 return—Part A and Part B together—to their Regional/Head Offices. The Regional or Head Offices of the banks should forward all the returns received from their branches/offices, after preliminary scrutiny and rectification of errors, if any, to the Director, Banking Division Economic Department, Reserve Bank of India. The same procedure will apply to BSR 2 return also
Part A				
Basic Statistical Return 1	The borrowal accounts with credit limits of Rs. 10,000 and less will be classified only according to guarantee status and occupations and aggregate figures for each of these categories will be furnished in a consolidated form for the branch	—do—	—do—	
Part B				
2. Basic Statistical Return 2	Number of accounts and amount outstanding in respect of main categories of deposits, also number of staff, category-wise	—do—	The branches/offices of banks	
3. Basic Statistical Return 3	<b>Banks' advances against selected securities</b>	Monthly as on the last Friday of every month	Head Offices of banks	Head offices to collect information from branches which account for 80-85% of advances and the consolidated return should be sent to the Director, Banking Division, Economic Department, Reserve Bank of India
4. Basic Statistical Return 4	<b>Pattern of ownership of deposits</b>	Once in two years as on the last Friday of March	The branches/offices of banks	The branches/offices will forward the returns to the Regional/Head offices. The Regional and Head Offices will send the returns to the Director, Banking Division, Economic Department, Reserve Bank of India
5. Basic Statistical Return 5	<b>Pattern of investments and state-wise details of State Government securities and other 'investments'</b>	Annual as on last Friday of March	The Head Offices of banks	To be forwarded to the Director, Banking Division, Economic Dept. Reserve Bank of India

**ANNEXURE 2—Continued.**

Name of the Return	Scope of the Return	Frequency	To be prepared by	Procedure for forwarding to the Reserve Bank				
<b>II. OTHER RETURNS</b>								
6. Special return on agricultural advances - I					Direct for period and directly a		Head Offices of banks	Consolidated return should be sent by the Head Offices to the Department of Banking Operations, Reserve Bank of India
7. Special return on agricultural advances - II					The recov	nce as on Friday of	—do—	—do—
8. Survey of Debits to Deposits - T-1					Debits to d	nce in three years	The branches/offices of banks	The branches/offices will forward the returns to the Regional/Head Offices. The Regional and Head Offices will send the returns to the Director, Banking Division, Economic Department, Reserve Bank of India
9. Surveys on Assets and Liabilities- A-1					Assets and li for compilati relating to b	Annual as at the end of December	Head Offices of banks	To be sent to the Director, Banking Division, Economic Dept. Reserve Bank of India
10. Statement of Earnings and Expenses - A2					Earnings and Statistical Ta	Annual for the year ending December	—do—	—do—
11. Special Annual Return on Liabilities and Assets of Commercial banks	For publicati Statistical Tables	Annual as on March 31	—do—	—do—				

**Note:—** This list is *exclusive* of statutory returns submitted by banks to Reserve Bank under various provisions of the R.B.I. Act and Banking Regulation Act, as also for purposes of exchange control, etc.