**Instruction 1: Where to send data:**

The data files should be uploaded in the EDSP (https://dbie.rbi.org.in/EDSP)

Other communications can be done at [**bsr12@rbi.org.in**](mailto:bsr12@rbi.org.in)

**Instruction 2: Information from Bank:**

Bank is required to submit broad information regarding number of branches etc. as per the format given in Annexure-1. This information should be sent to [**bsr12@rbi.org.in**](mailto:bsr12@rbi.org.in)

**Instruction 3: Unique ID for Each Record:**

Bank is required to append a unique ID at the end of each record for facilitating record-wise validation and updation of data. This unique ID will be used in data transmission and processing.

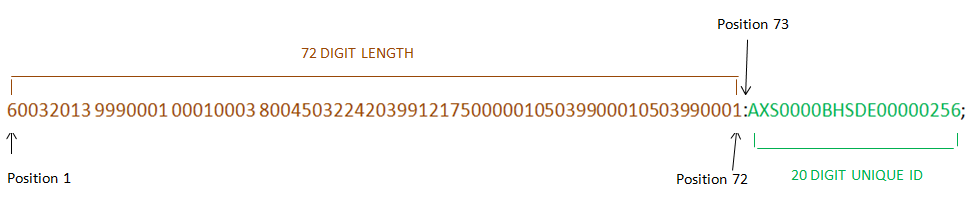
Characteristics of Unique ID:

Each record should be assigned a unique ID with following characteristics

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

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

Position of unique ID in flat file:

Currently, the BSR-1 data is submitted as a text file with record length of 72 digits. The unique ID will be given at the end of each record starting with colon (:) and end with semi colon (;). Note that (:) and (;) are not part of unique ID. These will be used to identify the starting and end of ID. For example if a 20 digit ID is assigned then in the flat file the unique ID will be given in the following way

**Instruction 4: Header Record in Data File (text format):**

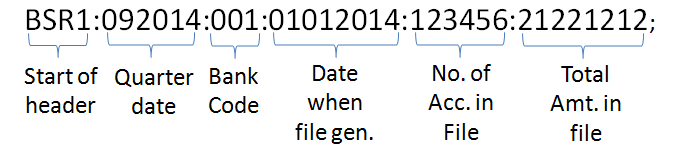
The BSR-1 data systems at Reserve Bank end are updated for facilitating automated loading and processing of BSR1 data. It is envisaged that on receipt of data, the system will automatically generate and forward validation reports to banks.

In order to facilitate automated processing, the following minor addition in flat files may be provided.

The **very first line** of Flat file for BSR 1 return should contain the following (generated by the system at the concerned bank’s end), each separated by a delimiter “**:**”,

1. The **quarter** for which data is being submitted (format ->**MMYYYY**):
2. The **Bank Code** (format -> string of length 3): {Bank code is the first three digits of part1 code}:
3. The **date of generation** of file (format ->**DDMMYYYY**):
4. Total **number of records** contained in the file:
5. Total of **amount outstanding** for the records in the file:
6. The header String to be started with **BSR1:** and ended with delimiter “**;**”

An Example String would be



Note: Please do not insert header string manually in the text file; it must be system generated. *Also make sure that* ***quarter date*** *and* ***bank code*** *are given properly (bank code is the first three digits of part-1 code of branch)*.

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

**Instruction 5: Quality Checks on data:**

Kindly ensure that

1. There is a broad consistency in amount reported in BSR-1 and BSR-7 (both at bank level and at branch level). Also, the data should be compared with previous quarter data for consistency.
2. No invalid code is used in the data for any field.
3. There is no district and population group mismatch i.e. the population group mentioned in record should be available in that particular district.
4. Interest rate field is given properly. If some accounts are having zero interest rate (and are standard assets), kindly provide reasons also.
5. For March 2016 Quarter, the month and year of survey should be mentioned as 032016 in each record e.g. a sample record may look like

60032016 9990001 00010003 8004503224203991217500001050399000105039900001:AXS0000BHSDE00000256;

**Instruction 6: Additional Data Item on Foreign currency loans**

Data Item: FCL (Foreign currency loans) Identifier

Valid Codes:

|  |  |  |
| --- | --- | --- |
| Serial No. | FCL Identifier | Code |
| i) | Credit given in Indian Rupee | 0 |
| ii) | Credit given in any foreign currency | 1 |

*Notes:*

1. Foreign Currency Loan (FCL) covers all types of credit given in India other than in Indian Rupee.
2. Credit limit and amount outstanding to be converted in Indian Rupee and reported in thousands as hitherto.
3. The FCL Identifier provides a simple classification of accounts into two categories ‘Rupee Loan’ and ‘Foreign Currency Loan’.  There is no change in the coverage of credit.

Data Reporting- Position in data file: The information is to be reported as a Flag (with values ‘0’ or ‘1’) in BSR1 input record format at Byte position 26 {presently byte position 26 is left as filler(space)}.

**Annexure 1**

BSR-1: Information to be submitted by Reporting Bank

1. Reference Date : **As on …………**

2. Total No of Branches :

3. Total Branches to report Credit :

4. Total Credit of Bank (as in BSR 1) :

5. Total No. of Accounts (as in BSR 1) :

6. Total Credit of Bank (as in BSR 7) :

*(As on* ***31st Dec, 2019****)*

7. Total credit in Foreign Currency (FCL) :

8. Total No. of FCL Accounts :

9. List of Branches with Inter-Bank Advances

|  |  |  |
| --- | --- | --- |
| Sr. No. | Part1 code | Inter-Bank Advance  (in Thousands) |
|  |  |  |
|  |  |  |
|  |  | Total= |

10. List of Branches with food credit

|  |  |  |
| --- | --- | --- |
| Sr. No. | Part1 code | Outstanding food credit  (in Thousands) |
|  |  |  |
|  |  |  |
|  |  | Total= |

11. Bank should submit a separate list of branches (including administrative offices) giving their part-1 codes which have nil credit.