Basic Statistical Return (BSR)-2 - March 2022 – Instructions

**I. General Instructions**

1. The reference date for this round of the survey is**March 31, 2022**.
2. The consolidated BSR-2 data for all the branches/ offices should be extracted from bank’s CBS/ central database system and submit in ASCII file format (section III) by uploading into the secured Electronic Data Submission Portal (EDSP) of the RBI in a single file by the head/ controlling offices of banks. The data submission must be completed by **April 30, 2022**.
3. Submission of ‘Data Validation Report’ as per the format attached (Annex-A) is mandatory for banks.
4. Banks must forward information of the contact persons for the return at the head/ controlling offices, to DSIM, RBI immediately. Information should be sent in soft form as per the proforma attached (Annex-B).
5. **All correspondences related to this return (except data submission),** like data validation report, information on contact persons etc. should be sent to **e-mail id** [**bsr2new@rbi.org.in**](mailto:bsr2new@rbi.org.in)**.**
6. It may be ensured that the latest information on allotted BSR codes is made use of, in case of non-availability of any of the part-I/ part-II codes, you are advised to ask concerned department of your bank. To obtain the part-I/ part-II codes for the newly opened branches through our Central Information System for Banking Infrastructure (CISBI) (<https://cisbi.rbi.org.in/>) after providing the required information. In case of a change in the status of any branch (shifting/ closure/ merger/ conversion to satellite office or Extension counter, *etc*.), the information should be updated in CISBI accordingly.

**II. Submission of BSR-2 data**

1. Data submission of BSR-2 can only be done through EDSP by registered users from banks.
2. The Department of Statistics and Information Management (DSIM), RBI has created one super-user for each bank. Banks’ super-users can create one more super-user and super-user can create user/s for their respective banks. However, there will be a restriction that at a time only two super-users may remain active for a bank. The created user will receive an email at his/ her registered e-mail with a username and one-time password. The password provided in this mail will be temporary and therefore super-user needs to change the password on the first login. Based on the appropriate rights user can upload data file, view upload log (along with details) and download error files.
3. Kindly refer the EDSP user manual (Annex-C) for details.

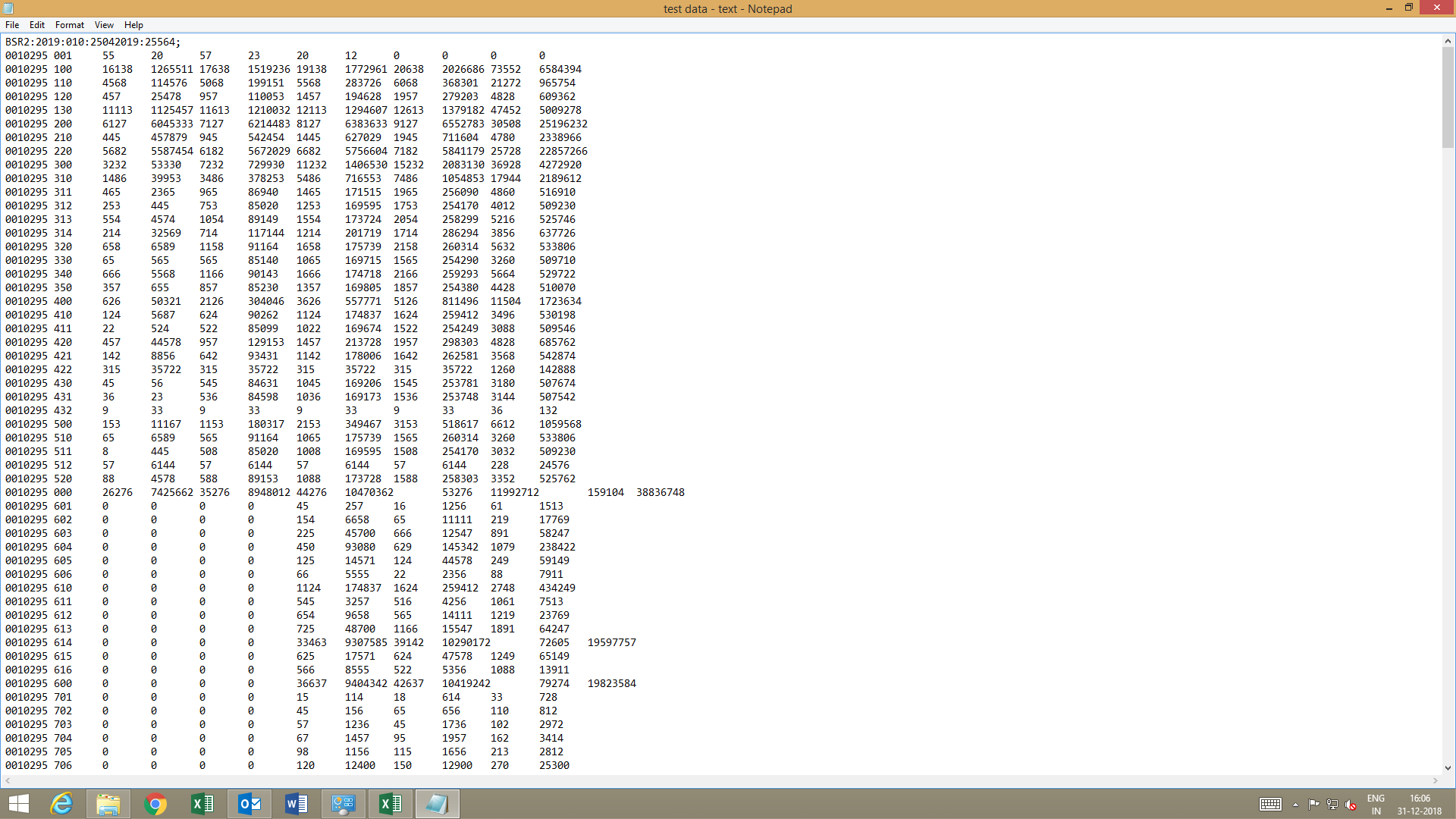
**III. ASCII (TEXT) File structure / Layout for BSR-2 data**

1. The required BSR-2 data may be extracted from the bank’s CBS/ central database system and prepare the ASCII (TEXT) file as per structure given below:
2. File will be a tab separated text file.
3. Header will be COLON SEPARATED ending with semicolon. Header will contain information of <Formtype>:<ReportingPeriod(YYYY)>:<BANK WORKING CODE >:<File Preparation date(ddmmyyyy)>:<No of records in the file >;   
   ***Example: BSR2:2022:010:08042022:25564;***  
   Form Type will be BSR2 for all files/ all banks.
4. No. of records in the file should be the count of rows of data (excluding the header).
5. There are 12 columns in the file (data section, excluding the header).
6. For items where data is not applicable (given as X in BSR-2 format) 0 (zero) is to be entered, for example for part II to part V where data on term deposits is sought, data on savings and current accounts will not be applicable, therefore, 0 has to be reported against such accounts as no special characters are allowed in the data file. Similarly, under the employment details (item code ‘001’) last four columns are not applicable, therefore, 0 may be reported in such columns.
7. Combination of Part1code and item code is considered as unique key therefore, occurrence of such combination more than once will be treated as duplication of records.
8. Negative values, special characters, Decimal values, new line (enter tab) and spaces should NOT be entered in the data.
9. Data of employment and deposits are to be given together in a single data file.
10. **Amount of deposits to be reported in Rupees thousand and Number of employees and accounts are to be reported in actuals.**
11. Only data with a valid item code will be accepted. Occurrence of invalid data item codes will result in rejection of complete data file. Please refer BSR-2 format (Annex-D) for valid item codes.
12. Please follow the edit checks formulae (Section-IV) for the data consistency.

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

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

Note: AN stands for alphanumeric and N stands for Numeric.



**IV. Validation Checks before Data Submission**

**A. Validation checks within the form**

| **Sr. No.** | **Part** | **Validation Check** |
| --- | --- | --- |
| 1 | I | Under Item Code 001  Female officers <= Total officers  Female Clerical <= Total Clerical  Female Subordinate <= Total Subordinate |
| 2 | I | 100 = 110 + 120 + 130 |
| 3 | I | 200 = 210 + 220 |
| 4 | I | 300 = 310 + 320 + 330 + 340 + 350  310 = 311 + 312 + 313 + 314 |
| 5 | I | 400 = 410 + 420 + 430  420 = 421 + 422  410 >= 411  430 = 431 + 432 |
| 6 | I | 500 = 510 + 520  510 = 511 + 512 |
| 7 | I | 000 = 100 + 200 + 300 + 400 + 500 |
| 8 | II | Term Certificate of Deposits -  610 = 410 = 601 + 602 + 603 + 604 + 605 + 606  600 = 000 – 500 – 311 = 611 + 612 + 613 + 614 + 615 + 616  610 <= 600, 601<= 611, 602<= 612, 603<= 613, 604<= 614, 605<= 615, 606<= 616  Term Others  610 = 410 = 601 + 602 + 603 + 604 + 605 + 606  600 = 000 – 500 – 311 = 611 + 612 + 613 + 614 + 615 + 616  610 <= 600, 601<= 611, 602<= 612, 603<= 613, 604<= 614, 605<= 615, 606<= 616 |
| 9 | III | Term Certificate of Deposits -  720 = 410 = 701 + 702 + 703 + 704 + 705 + 706 + 707 + 708 + 709 + 711 + 712  700 = 000 – 500 – 311 = 721 + 722 + 723 + 724 + 725 + 726 + 727 + 728 + 729 + 731 + 732  720 <=700, 701<= 721, 702<= 722, 703<= 723, 704<= 724, 705<= 725, 706<= 726, 707<= 727, 708<= 728, 709<= 729, 711<= 731, 712<= 732  Term Others  720 = 410 = 701 + 702 + 703 + 704 + 705 + 706 + 707 + 708 + 709 + 711 + 712  700 = 000 – 500 – 311 = 721 + 722 + 723 + 724 + 725 + 726 + 727 + 728 + 729 + 731 + 732  720 <=700, 701<= 721, 702<= 722, 703<= 723, 704<= 724, 705<= 725, 706<= 726, 707<= 727, 708<= 728, 709<= 729, 711<= 731, 712<= 732 |
| 10 | IV | Term Certificate of Deposits -  810 = 410 = 801 + 802 + 803 + 804  800 = 000 – 500 – 311 = 811 + 812 + 813 + 814  810 <= 800, 801<= 811, 802<= 812, 803<= 813, 804<= 814  Term Others  810 = 410 = 801 + 802 + 803 + 804  800 = 000 – 500 – 311 = 811 + 812 + 813 + 814  810 <= 800, 801<= 811, 802<= 812, 803<= 813, 804<= 814  **Additional Checks**  **Average deposit per account must remain within the size limit of deposit of corresponding item code (Check applies for codes 801, 802, 803, 804, 811, 812, 813 and 814).**  **Average Deposit per account pertaining to differences 811 – 801, 812 – 802, 813 – 803 and 814 – 804 must remain within the corresponding size limit of deposit of corresponding item codes.** |
| 11 | V | Term Certificate of Deposits -  910 = 410 = 901 + 902 + 903 + 904 + 905 + 906  900 = 000 – 500 – 311 = 911 + 912 + 913 + 914 + 915 + 916  910 <= 900, 901<= 911, 902<= 912, 903<= 913, 904<= 914, 905<=915, 906<-916  Term Others  910 = 410 = 901 + 902 + 903 + 904 + 905 + 906  900 = 000 – 500 – 311 = 911 + 912 + 913 + 914 + 915 + 916  910 <= 900, 901<= 911, 902<= 912, 903<= 913, 904<= 914, 905<=915, 906<-916 |
| 12 | - | Term Certificate of Deposits -  410 = 610 = 720 = 810 = 910  600 = 700 = 800 = 900 = 000 – 500 – 311  Term Others  410 = 610 = 720 = 810 = 910  600 = 700 = 800 = 900 = 000 – 500 – 311  If amount is >0 then corresponding number of accounts must be >0. |

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

1. Number of branches reported in BSR-2 >= Number of branches reported in BSR-7.
2. For each branch, Total deposits in BSR-2 – Interbank deposits = Aggregate deposits in BSR-7.

**Comparison with figures reported in Balance Sheet**

|  |  |  |  |
| --- | --- | --- | --- |
| **Sr. No.** | **Balance Sheet**  **(for domestic branches)** | **Comparison** | **‘BSR-2’** |
| 1 | Total No. of employees | ≈ | Total employees reported (derived at our end from the given information) |
| 2 | Deposits of branches in India | ≈ | Total deposits reported |
| 3 | Demand deposits | >= | Total Current + Savings Deposits |
| 4 | Term deposits | >= | Total Term deposits |
| 5 | Savings bank deposits | >= | Total Savings Deposits |
| 6 | Demand deposits from Banks | >= | Inter-bank deposits reported under Current Deposits |
| 7 | Term deposits from Banks | >= | Term Deposits of Interbank |

**V. Definitions of Certain Data Items**

1. The scope of various type of deposits in this return is same as the definitions given in the RBI’s press release dated March 30, 2017 on the subject “Technical Guidance Note on XBRL Returns – Harmonization of Banking Statistics”.
2. **‘Deposits’** are defined as acceptance of money, which are repayable on demand or otherwise, and withdraw-able by cheque or otherwise. It comprises of (a) current deposits, (b) savings bank deposits and (c) term deposits. Please note the following while compiling the data on deposits:

* Deposits and employment relating to branches/ offices in India only should be reported.
* It includes (a) sundry deposits as identifiable relating to deposits accounts, (b) certificate of deposits, (c) deposits accounts of banks’ own as well as other employees’ provident funds and pension funds, (d) negative balances in loan accounts (cash credit, etc).
* But it excludes (a) sundry deposits not identifiable/ identified as relating to other than deposits accounts, (b) bankers’ cheques, demand drafts, telegraphic transfers etc., which are issued but not presented. These are treated as ‘other liabilities’.
* It also excludes overdrawn current/ savings accounts (i.e. negative balances in deposits accounts, which should be treated as credit).
* Term deposits through CDs and other means should be reported separately.
* **FCNR(B) deposits are to be valued based on the exchange rates as being used in publication of annual accounts.**

1. **Current deposits:** Itcomprises of balances in current accounts (including inoperative accounts) and other deposits payable on demand (**excluding** savings account deposits). It includes (a) cash certificates, (b) matured term deposits (that are not auto-renewed), (c) other unclaimed deposits, (d) credit balances (i.e. negative balances) in credit accounts and (e) sundry deposits identifiable as relating to deposits accounts.
2. **Savings Deposits**: Amount deposited in an account designated as "Savings Account", or "Savings Bank Account", or "Savings Deposit Account" or other account by whatever name called, which is subject to the restrictions as to the number of withdrawals as also the amounts of withdrawals permitted by the bank during any specified period.
3. **Certificate of Deposit** is a negotiable money market instrument issued in dematerialised form or as a Usance Promissory Note against funds deposited at a bank or other eligible financial institution for a specified time period. CDs can be issued by scheduled commercial banks (excluding Regional Rural Banks and Local Area Banks) and select All-India Financial Institutions (AIFIs) that have been permitted by the RBI to raise short-term resources within the umbrella limit fixed by the RBI. The maturity period of CDs issued by banks should not be less than 7 days from the date of issue. CDs are freely tradable and can be held by Individuals, corporations, companies (including banks and PDs), trusts, funds, associations, etc. and Non-Resident Indians (on non-repatriable basis). The ownership of CDs should be reported against appropriate institutional category.
4. **Other Term Deposits:** Deposits received by the bank for a fixed period and which are withdraw-able after the expiry of the said fixed period and shall also include deposits such as recurring/ cumulative/ annuity/ reinvestment deposits, cash certificates, deposits including inter-bank deposits payable after 7 days, kuri and chit deposits and special deposits etc. Interest accrued but not paid on these deposits should be treated as other liabilities and should not, therefore, be included in this return. The minimum tenor of term deposits is seven days. Certificates of deposits should not be clubbed here and should be shown separately.
5. **Employment details:** All permanent and temporary full-time staff on the rolls of the branch/office as on the date of the return including those who are on leave should be reported. This should relate to the actual strength of the branch and not the sanctioned strength. Part-time and casual employees are to be excluded.

**VI. BSR-2 Item Related Instructions**

**Group 1: General Government**

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

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

1. Non-Financial Corporations sector would include: (a) Government Non-Financial Departmental/ Non-Departmental Commercial Undertakings (NDCUs), (b) ‘Non-Government Non-Financial Public and Private Limited Companies’, (c) Port Trusts (both public and private) and (d) the Cooperative Non-Credit Societies. The NDCUs would comprise the non-financial Central and State Public Sector Enterprises (CPSEs and SPSEs) and the Power Generation/ Transmission/ Distribution Companies/ SEBs. These entities may be grouped as mentioned in the following points 23 and 24.
2. **Government** (Item No. 2.1) would include
   1. Departmental undertakings of central government such as Railways, Post and Telegraph.
   2. Departmental undertakings of state government such as State Transport Undertakings, Food and Civil Supplies Department etc.,
   3. Quasi Government Bodies such as State Electricity Boards, Housing Boards, Indian Council of Agricultural Research (ICAR), Indian Council of Medical Research (ICMR), Council of Scientific and Industrial Research (CSIR), etc.
   4. Non Departmental Commercial Undertakings which consist of public sector undertakings/ companies. Public Sector Companies are defined in the Companies Act, 2013, as companies in which not less than 51 per cent of the paid-up share capital is held by the Central Government or the State Government(s) or partly by the Central Government Companies and partly by one or more State Governments, and includes a company which is a subsidiary company of such a Government /public sector company. State Trading Corporation, Food Corporation of India, State Road Transport Corporation, Public Port Trusts, Warehousing Corporation and other state owned companies and corporation are to be treated as public sector companies/ corporations.
3. **Non-Government** (Item No. 2.2) would consist of
4. Non-Financial companies include companies (not owned by government) engaged in manufacturing, trading activities, etc. and registered under Companies Acts of 2013 or before. State managed companies which are not owned but managed by Government are also to be included (e.g., Sick Textile mills whose management are taken over by Government, Indian Iron and Steel Company Ltd., etc.).
5. Non-Credit Co-operative institutions would include marketing societies/ federations, housing societies, industrial co-operatives, etc.
6. Others entities such as Private Port Trusts, non-profit institutions serving business and quasi-corporations. Quasi-corporations will include large educational institutions, hospitals, which are funded privately. Non-profit Institutions serving business will include The Federation of Indian Chambers of Commerce and Industry (FICCI), The Associated Chambers of Commerce and Industry of India (ASSOCHAM), The Confederation of Indian Industry (CII), etc.

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

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

(Note - ***The Central and State Government Employees Provident Fund would not be covered under this section but should be reported, however, under the Central and State Governments sectors, respectively.)***

1. **Deposit Taking Corporations** (Item No. 3.1) is comprised as follows
2. **Banks** (Item No. 3.1.1)includesScheduled Commercial Banks (excluding Regional Rural Banks (RRBs)) functioning in India, Non-Scheduled Commercial Banks and RRBs, Offices of all Foreign Banks operating in India and all Co-operative banks registered under Co-operative Acts of the respective States, State Co-operative Banks (StCBs), District Central Co-operative Banks (DCCBs), etc.
3. **HFCs** (Item No. 3.1.2) would consist of deposit taking Housing Finance Companies (HFCs).
4. **NBFCs other than HFCs** (Item No. 3.1.3) would consist of deposit taking NBFCs and other deposit taking companies (Except HFCs).
5. Cooperative **Credit Societies** (Item No. 3.1.4) would include all co-operative societies registered under Co-operative Acts of the respective States like Primary Agricultural Credit Societies **(**PACS), Large-sized Adivasi Multipurpose Societies (LAMPS), etc.
6. **Mutual Funds** (item No. 3.2) consists of
7. Mutual funds in private sector.
8. Unit Trust of India.
9. ‘Other Mutual Funds’ include organizations floated by Financial Institutions and Commercial Banks, which are registered under Trusts Act and conducting mutual fund business and are controlled by Securities and Exchange Board of India (SEBI).
10. **Insurance corporations** (Item no. 3.3) consist of incorporated, mutual and other entities whose principal function is to provide life, accident, sickness, fire or other forms of insurance to individual institutional units or groups of units or reinsurance services to other insurance corporations.
11. **Provident and Pension Funds** (Item no. 3.4)include non-Government provident/ pension funds, ***As indicated earlier, the Central and State Government Employees Provident Fund would be included under the Central and State Governments sectors, respectively.***
12. **Other financial intermediaries (except Insurance and pension funds)** (Item No. 3.5) would include the institutions such as: (i) Non-Deposit taking Non-Banking Finance Companies (NBFCs-ND) both systemically important and others, (ii) Non-deposit taking Housing Finance Companies (HFC-ND) (iii) Non-deposit taking Cooperative Institutions including primary cooperative credit (agricultural and non-agricultural) and non-credit societies, Grain Banks and Industrial Cooperatives etc. In addition, the non-departmental commercial undertakings covered in the central public sector enterprises survey which are financial corporations would be included here.

**Group 4: Household sector**

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

**Group 5: Rest of the World**

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

**Details on various categories of term deposits (Part II to Part V)**

1. Information on term deposits sought under Part II to Part V (i.e. item code from 600 to 916) should **exclude** all types of Non-Resident Rupee and Foreign Currency deposits and deposits from banks.

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