

Illustrative examples for BSR-1

Standard Bank, Bandra East Branch, Mumbai: List of credit accounts as on March 31, 2021

Sr. No	Party Name	Name of the Party and Particulars	Account No.	Details of Account
1	2	3	4	5
1	Party-1:	Mahalaxmi Cotton Mills Ltd Head office at Mumbai and Mills at Solapur, Public Limited company in the private sector	CC1 DL11 CC2 IBD1 IBP1	Cash Credit against pledge Demand Loan Cash credit component of the working capital Inland Documentary Demand Bills discounted Third Party Cheque Purchased
2	Party-2:	Vijaydurg Freezing & Scanning Company (Pvt) Ltd. Head office in Mumbai and factory at Vijaydurga. Private Limited Company in the private sector, engaged in fish freezing and canning	LT1 PC1 EBP1 OD1 EBD1	Term loan purchased of freezing plant Packing Credit Export Bills Purchased Clean Overdraft Exports Bills Discounted
3	Party-3:	Maharashtra State Electricity Board, Mumbai, Enersisation of pumpsets	LT2	Term loan for energisation of pumpsets. (originally sanctioned Rs.50 lakhs.Rs.15 lakhs repaid)
4	Party-4:	Hindustan Electrical Ltd. Factory located at jabalpur, Central Govt. Undertaking; manufactures of transformer, etc.	CC3 CC32 IB 1	Interim Cash Credit to be converted into a term loan Cash Credit against hypothecation Advance against Import Bills
5	Party-5:	State Co-op. Marketing Federation, Mumbai A Co-op. Institution engaged in Procurement & distribution of agricultural products, fertilizers, etc.	CC4 IBP2	Cash Credit given for distribution of fertilisers Inland Bills Purchased given for distribution of fertilizers
6	Party-6:	Premier Plastics, factory in Mumbai A Partnership concern with investment in plant & machinery of plastic articles	LT 3 CC6 IBP 3	Term loan for acquisition of machinery Cash Credit Inland Bills Purchased
7	Party-7:	Shri V.P.Palak, Nasik, an individual cultivating sugarcane and manufacturing khandsari/ Gur.	MT1 DL1 CC13	Term Loan for digging well and installation of pumpset Crop Loan for cultivation of sugarcane(payments due since last four quarters) Cash Credit for crushing of sugarcane and manufacture of Khandsari/Gur
8	Party-8:	Mohak Mills Ltd.Mumbai. Public Limited company in the private sector	CC9 IBD2	Cash Credit against indigenous cotton Inland Bills discounted
9	Party-9:	Hotel Raj Ltd. five star hotel in Mumbai Public Limited Company in the private sector	LT 7 IBP4	Term Loan Third Party cheque purchased
10	Party-10:	Edward Nelson & co. Mumbai.	PC2	Packing credit

		A partnership firm engaged in export of tea and spices	EBA1 OD6	Export Bills Advanced Clean Overdraft
11	Party-11:	Sukanya Theatre, Mumbai A partnership concern	LT 8 OD 7	Term loan Overdraft
12	Party-12:	Shri S.Shravan, Mumbai, Self employed individual engaged in leather tanning	MT 3	Installment credit (originally sanctioned Rs.6,000 repaid Rs.500)
13	Party-13:	Kum. J.M.Bhado, Mumbai, Individual flower vendor.	DL 2	Demand Loan
14	Party-14:	Kamat & Sons, Mumbai building contractor A Partnership concern	OD 4	Temporary overdraft
15	Party-15:	Datye Services, Mumbai, A partnership concern in data processing services	LT 4	Term Loan
16	Party-16:	Smt.M.V.Aghan, Mumbai, company executive	MT4	Credit for the purchase of motor cycle, Repayable in 30 monthly installments (Originally sanction Rs.15,000, Repaid Rs.1000)
17	Party-17:	Dr.(Smt)C.R.Phantom, Mumbai, Dentist	LT 5	Term Loan for purchase of equipment
18	Party-18:	Malad Bank Ltd, Mumbai, commercial Bank in Private sector	DL 4	Demand Loan
19	Party-19:	Shri V.B.Methi, Mumbai, Student.	MT 6	Term Loan for pursuing higher education abroad
20	Party-20:	Shri A.K.Accha, Mumbai, self - employed individual making clay dolls.	MT 5	Term Loan
21	Party-21:	Maharashtra Gramin Bank Ltd. Thane Regional Rural Bank	DL 5	Demand Loan
22	Party-22:	M/s.Subtronics, Mumbai, Proprietary concern with investment of Rs.10 lakhs in plant and machinery, manufacturers of switches, etc.	LT10	Term Loan
23	Party-23:	Arvind Electronics Ltd., Mumbai, Private Limited Company, manufacturing electronic articles.	OD9 LT11	Overdraft Term Loan
24	Party-24:	Bharat Flour Mills, Mumbai, Partnership concern.	CC15	Cash Credit
25	Party-25:	J.K.Printer, Mumbai, Partnership concern with investment of Rs.20 lakhs in plant and machinery.	MT7	Term Loan
26	Party-26:	Sahara & co., Mumbai Proprietary concern dealing in wholesale trade.	CC 17	Cash credit, NPA over 18 months

27	Party-27:	Shri Krisi Deal, Mumbai, A retail dealer in agricultural implements.	CC18	Cash Credit
28	Party-28:	Smt. A. K. Chicken, Mumbai, Poultry farmer.	DL7	Short-term Loan
29	Party-29:	Shri I.M. Fisherman, Versova, Mumbai, Fisherman.	DL8	Short-term Loan
30	Party-30:	Shri Automan, Mumbai, Auto-rickshaw operator.	DL9	Demand Loan
31	Party-31:	Giant National Ltd., Mumbai, Public Limited Company in private sector having diversified fields of production	CC14 LT12 PC4	Cash Credit for the Engineering Division, located in Kottayam, Kerala manufacturing machinery for food & beverages. Term Loan for purchase of machineries for Paints Division in Mumbai. Packing Credit for the Cotton Textiles Division, Factory Located in Coimbatore
32	Party-32:	MMTC Limited Central Government undertaking engaged in exports and imports	CC19 PC 5	Cash Credit Packing Credit
33	Party-33:	Shri.Home A Lone, Mumbai An individual	LT 13 PCC 1	Housing Loan Credit Card
34	Party-34:	Aparna Co.op. Housing Society Ltd., Mumbai Co-operative Housing Society of the employees of the Standard Bank Ltd.	LT18	Housing Loan
35	Party-35:	Maharashtra State Housing Board, Mumbai, State sponsored institution	LT15	Term Loan for financing a housing project - sanctioned Rs. 5 crore; disbursed Rs. 1 crore.
36	Party-36:	Brihanmumbai Municipal Corporation, Mumbai.	LT16	Term Loan for construction of roads
37	Party-37:	Maharashtra Tubewell & Minor Irrigation Corp. Mumbai, State Government undertaking	DL10	Working funds for the activities of the Corporation.
38	Party-38:	Maharashtra State Road Transport Corporation, Mumbai, State Government undertaking.	LT17	Term Loan for augmenting the bus fleet.
39	Party-39:	Tea Farms Limited, Head Office in Mumbai, tea gardens and own processing unit at Darjeeling, Private Limited Company engaged in cultivation and processing of tea.	CC21	Cash Credit for cultivation and processing of tea.
40	Party-40:	Can-Can Tea Limited, Private Limited Company having tea estates at Nilgiris engaged in producing raw tea only.	CC22 LT19	Cash Credit for cultivation Term Loan for development

41	Party-41:	Mr. Diago Maradona, an American resident	TC1	Cash Credit encashment of traveler's cheques by a foreign visitor, A temporary advance to a foreign bank having no branch in India.
42	Party-42:	M/s Tamil Bicycles Corporation Ltd., Chennai Corporate Credit Card	OCC3	Other Credit Card - Corporate Credit Card
43	Party-43:	Agri SHG, Nasik Women Self Help Group- Direct loan from SCB	CC35 LT31	Onward lending to member farmers for agriculture purpose Onward lending to member farmers for general purpose
44	Party-44:	Latur JLG Engaged in Poultry Farming	LT32	Poultry Farming
45	Party-45:	Bee SHG, Latur Other Self - Help Group	MT14	Onward lending to members through an MFI

Illustrative Examples for BSR-1

The detailed instructions given in this handbook should be read carefully before BSR 1 data compilation. The instructions will also have to be referred to from time to time whenever doubts arise about coding of any aspect of an account. To help banks in the actual task of BSR-1 data compilation, a few illustrative examples of a fictitious branch, worked out according to the instructions are given below:

Bank : Standard Bank

Branch : Bandra (East), Mumbai - 400 051.

Part I code: 9980122

Part II code: 6000009

The details of a few of the accounts of this branch are given as follows. For the sake of clarity, the accounts have been listed party-wise, although in practice, the various types of loans sanctioned to the same party may appear in different ledgers.

In these examples, numbers have been given to the accounts on the assumption that separate ledgers are maintained for each type of account (as they are maintained in many banks) with serial numbers for the accounts in each category. Thus, we have:

Type of Account	Code
i) Cash Credits (CC)	10
ii) Overdrafts (OD)	20

iii) Demand Loans (DL)	30
iv) Credit Cards (KCC, GCC, OCC, PCC)	31-34
v) Medium-term Loans (MT)	41
vi) Long-term Loans (LT)	42
vii) Packing Credits (PC)	50
ix) Export Bills Purchased (EBP)	61
ix) Export Bills Discounted (EBD)	62
x) Export Bills Advanced (EBA)	62
xi) Advance against Export Cash Incentive and Duty Drawback Claims (CIDD)	64
xii) Inland Bills Purchased (IBP)	71
xiii) Inland Bills Discounted (IBD)	72
xiv) Advance against Import Bills (IB)	80
xv) Foreign currency cheques/TCs/DDs/TTs(EB)/MT purchased	90

This system has been adopted purely for illustrative purpose and it is not necessary that the same method must be followed by every branch. As already indicated in the instructions, any convenient method and order of numbering accounts may be followed.

The Method of reporting account in BSR-1 is explained below:

Party 1 - Mahalaxmi Cotton Mills Ltd.

All accounts to be reported under BSR-1 data in the following way:

- Since the loans are utilized for the mill, which is in urban area of Solapur (though the borrowing by the Head Office of the company took place in Mumbai), the district code would be that of Solapur (610) and population group code for utilization of credit will be 3 (urban).
- As it is a non-financial company in the private sector, the appropriate organization code is 32.
- The occupation code will be under manufacture of Textiles and hence the correct code would be 17101- cotton textile.
- The company is large-scale industry, the category of borrower code will be 19 'Large Manufacturing Enterprise'.
- The code number for type of account would vary in accordance with the nature of account. Please note that though there are two separate cash credit accounts sanctioned to this party (against pledge and against hypothecation). Both accounts are given the same code (10) as the difference between the two is the nature of security.
- Since the borrowal accounts of the party are in order, the asset classification code for all the accounts will be 1.

Party 2-Vijaydurg Freezing and Canning Company (Pvt.) Ltd.

All the five accounts of this party must be listed in BSR-1 with the following particulars:

- *District code for utilization of credit* will be 607 as the borrowings are utilized by the factory at Vijaydurg (rural area) in the Sindhudurg district, the district code of Sindhudurg is 607.
- *Population group code for utilization of credit* will be 1 (rural).
- *Organization code* is 32 (non-financial company).
- As the unit is engaged in freezing and canning of fish, the appropriate occupation code 15102 - Fish processing, canning, freezing and preservation.
- The *category of borrower code* is 12 'Medium Manufacturing Enterprise'.
- The *type of account code* would vary in accordance with the nature of account.
- Since the borrowal accounts of the party are in order, the *asset classification code* for all the accounts will be 1.

Party 3 - Maharashtra State Electricity Board

- Since energization of pump sets is a programme carried out in several districts, the district code in this case cannot be precise. In such cases, if it is not possible to identify the district where major portion is utilized, the district code of the centre where the account is operated is to be used. Hence the *district code for utilization of credit* is 600 (Mumbai) and the appropriate *population group code* is 4.
- As a Public Non-Financial government entity, the *type of organization code* would be 16.
- The *occupation code* must be found under Division 40: Electricity, Gas, Steam and hot water supply. The appropriate code is 40102-Energisation of pump sets/wells.
- The *category of borrower code* would be 99 'Others'.
- The original *credit limit* of the long - term loan was Rs. 50 lakhs. Since Rs.15 lakhs have been repaid, the operative limit is Rs. 35 lakhs, which is the figure to be recorded in the column for credit limit.
- Because of the satisfactory status of the account, the appropriate *asset classification code* is 1.

Party 4 - Hindustan Electricals Ltd.

All the three accounts will be given the appropriate *activity/occupation code* which is 31101 'Manufacture of electric motors, generators and transformers' under 'Division 31: Manufacture of electrical machinery' and the other codes to be furnished are as under:

- As the factory is in Jabalpur (urban area), the appropriate *district code for utilization of credit* is 710 and *population group code for utilization of credit* is 3.
- Being a Central Government non-financial commercial undertaking, the *type of organization code* is 16.

- *Type of Account code for account CC3:* Please note that though the interim cash credit is entered in the cash credit ledgers (and given the account number CC3), it must be treated as a term-loan as the same is to be converted into a long term-loan in due course. The appropriate *type of account code* is 42. For the other account CC32 it will be usual code for cash credit i.e. 10.
- The category of borrower code is 12 'Medium Manufacturing Enterprise' and the asset classification code of the account is 1 for all the accounts.

Party 5 - State Co-operative Marketing Federation

The 'Distribution of fertilizer' comes under occupation code 51403. Other codes to be furnished are decided as under:

- As in the case of the Electricity Board account, it is not possible to be precise about the district of utilization of the loan since distribution of fertilizers (the purpose for which the loan is taken) will be done in several districts, therefore, we can treat place of sanction of credit as place of utilization in such cases. Hence, the appropriate *district code of utilization of credit* to be used is that of Mumbai (600), where the account is operated. The *population group code of utilization of credit* will be 4.
- The appropriate *organization code* is that of non-financial Co-operative Sector 24, since this is a co-operative institution.
- The appropriate *occupation code* will be under Wholesale Trade. The appropriate code is 51403 - Fertilizers (including advances granted for distribution of fertilizers) and the category of borrower is 33 'Medium Service Enterprise'.
- Against the account IBP2, the amount outstanding is nil. Care should be taken to indicate this with a dash '___' under the *amount outstanding* and entered as zero (0) in the data file.
- The cash credit account CC4 is in credit balance to the extent of Rs. 86,946.87. So, the amount outstanding, **10 zeros should be indicated and the credit balance of Rs. 86,946 should not be entered.**
- The asset classification code for the account is 1.

Party 6 - Premier Plastics

For all the accounts, the codes to be furnished are decided as under:

- The factory is in Mumbai, the district code is 600 and population group code 4.
- As this is a partnership firm, the appropriate organization code is 53.
- The occupation code has to be found under Manufacturing Industries in the 'Division 25: Manufacture of rubber and plastic products'. The appropriate code is 25201 -Manufacture of plastic products. *[For information only: if the major activity of the factory would have been 'manufacture of plastic in primary form' the appropriate code would have been 24104 found under 'Division 24: Manufacture of chemical and chemical products']*
- All the accounts relate the category of borrower code 11 'Small Manufacturing Enterprise'.

- The asset classification code of the account is 1.

Party No. 7 — Shri V. P. Palak

- The term loan (account number MT1) given to this party will be given the type of account wise code either '41' or '42' depending upon its term. For DL1 the account type is demand loan and shall be given the code '30' and for account CC13 the type of account wise code is '10'.
- Demand loan (DL1) is for cultivation of sugarcane and cash credit (CC13) is for crushing of sugarcane and manufacture of Khandsari/Gur respectively. The BSR-1 occupation code for the account DL1 is found under Agriculture and Allied Activities and the appropriate code is 01104 - growing of sugarcane. Similarly, the occupation code for the account CC13 is to be found under Food manufacturing and other processing industries and the appropriate code is 15403 - Manufacture of indigenous sugar, 'Boora', 'Gur' and Khandsari. The loan under account MT1 is taken for digging of well and installation of pumpsets the appropriate occupation code can be found under 'Other direct finance to agriculture' as 01154- Farm irrigation.
- The appropriate asset classification will be 2 for all the accounts.

Party 8 - Mohak Mills Ltd., Mumbai

- The mill is located in Mumbai, the district code for *utilization* of credit is 600 and population group code for *utilization* of credit is 4.
- The mill is a non-financial private sector company, the appropriate organization code is 32.
- Being a mill engaged in cotton textiles, the appropriate occupation code is 17101.
- The appropriate *category of borrower code* is 12 'Medium Manufacturing Enterprise'.
- The party is a sick unit and is under nursing programme, and the appropriate asset classification code would be 2 for all the accounts.

Party 9 - Hotel Raj Ltd., Mumbai.

- The appropriate occupation code is 55101 - 'Hotels, Motels and Resorts' under 'Division 55: Hotels and restaurants' other codes to be furnished are decided as under:
- The hotel is in Mumbai, the district code is 600 and population group code 4.
- The type of account code for LT7 is 42 'Long Term Loans'.
- The organization code is 32 as it is a non-financial public limited company.
- The category of borrower code is 99 'Others'.
- The asset classification of the borrowal accounts is 1.

Party 10 - Edward Nelson & Co., Mumbai

- The account OD6 is in credit balance again it must be remembered that the amount outstanding must be treated as 0 (zero). For these accounts the appropriate occupation code is 51204 - 'Food and beverages' under 'Division 51: Wholesale Trade and Commission Trade (Except Motor Vehicles and Motorcycles)'. other codes to be furnished are decided as under:
- The company is in Mumbai, hence, the district code for *utilization* of credit is 600 and population group code is 4.
- As it is a partnership concern, the organization code is 53.
- The category of borrower code is 33 'Medium Service Enterprise'.
- The asset classification code of all the accounts is 1.

Party 11 - Sukanya Theatre, Mumbai.

For these accounts the appropriate occupation code is 92109 - 'Other entertainment activities' under 'Division 92: Recreational Cultural and sporting activities' other codes to be furnished in various columns are decided as under:

- The theatre is in Mumbai, hence, the appropriate district code for *utilization* of credit is 600 and population group code is 4.
- The organization code is 53 (Partnership).
- The category of borrower code is 99.
- As there are occasional irregularities on the part of the borrower, the appropriate asset classification will be 2.

Party 12 - Shri S. Shravan, Mumbai.

The party is a self - employed individual engaged in leather tanning and this is a male account, so organization will be 41. The appropriate occupation code is 93001.

Party 13 - Kum. J.M.Bhado, Mumbai.

The party is a flower vendor, and this is a female account, so the appropriate organization will be 42. The appropriate occupation code will be 52313 as the party is involved in retail trading of the flowers. The category of borrower code should be 99.

Party 14 - Kamat & Sons, Mumbai.

The party is a building contractor and working in a partnership, so the type of organization code is 53. The appropriate occupation code would be 45001. And the category of borrower code is 99.

Party 15 - Datye Services, Mumbai.

The party is engaged in data processing services under partnership. The appropriate occupation code would be 72301. The category of borrower code is 99 and type of organization code is 53.

The account has become NPA for the last 3 quarters and hence the asset classification is sub-standard - code 2.

Party 16 - Smt.M.V. Aghan, Mumbai.

The account of this party is a female account and hence code 42 has been given as the type of organization code and the appropriate occupation code would be 95012. The category of borrower code is 99.

Party 17 -Dr.(Smt.) C.R. Phantom, Mumbai.

The account of this party should be put under 'Professional services' as the party is a medical practitioner and the loan has been taken to purchase medical equipments. Care: It must be ascertained whether the purchases made are for personal use or for professional use. If it is for professional use it should be classified under 'professional services' or else under 'Personal loans and consumption loans-purchase of consumer durables'. The appropriate occupation code in this case would be 85102 if purchased for professional use. The account is a standard asset so code – 1 to be used. Since, the party is female individual practitioner thus, the organization code 42 and category of borrower code 99 should be used.

Party 18 - Malad Bank Ltd., Mumbai.

The party is engaged in banking business and it is a commercial bank; the appropriate occupation code is 65101 'Domestic Scheduled Commercial Banks' under 'Division 65: Financial intermediation' other codes to be furnished are decided as under:

- The bank is in Mumbai, hence, the appropriate district code for *utilization* of credit is 600 and population group code is 4.
- The organization code applicable here is 31 as it is a financial public limited company in the private sector.
- The category of borrower code is 99 and the asset classification code is 1.

Party 19 - Shri V. B. Methi, Mumbai.

The account MT6 of this party would be given the appropriate occupation 95014. The account is a standard asset so code 1 to be used. The account pertains to male individual so the organization code 42 would be used. The category of borrower code is 99.

Party 20 - Shri A.K. Accha, Mumbai.

The account MT5 pertains to the male party who is individually engaged in making clay dolls thus, the appropriate occupation code would be 93001. The category of borrower code is 99. The organization code is 41.

Party 21 - Maharashtra Gramin Bank Ltd., Thane.

The party is a regional rural bank sponsored by Central Government, one of the nationalized banks and the respective State Government. As the credit limit of the account DL5, for general purpose, the appropriate occupation code is 65104. It is a standard asset, so code -1 is to be used. The organization code is 15 and the category of borrower code 99 is to be used.

Party 22 - M/s. Subtronics Ltd., Mumbai.

The party is engaged in manufacturing of electrical switches. The account LT10 of this party would be given the occupation code 31201. The account is also a standard asset therefore it must be given the code -1. The category of borrower code is 05 as it is a micro manufacturing enterprise and the organization code to be used is 51.

Party 23 - Arvind Electronics Ltd., Mumbai.

The party is engaged in manufacturing electronic articles. The appropriate occupation code is 32101 -‘Manufacture of all types of electronic goods and components’ under ‘Division 32’ other codes to be furnished are decided as under:

- Mumbai based company, hence, the appropriate district code for *utilization* of credit is 600 and population group code is 4.
- The organization code is 32.
- The category of borrower is 19 and the asset classification is 1.

Party 24 - Bharat Flour Mills, Mumbai.

The account CC15 of this party would be given the occupation code 15301. It is a standard asset so code -1 to be used. The organization code 53 and category of borrower code 11 are appropriate codes to be used.

Party 25 - J.K.Printers, Mumbai.

The party is to be treated as ‘Micro Manufacturing Enterprise’ and account MT7 of this party should be given the occupation code 22201. The organization code to be used is 53 and the category of borrower code is 05. Loan is a standard asset so code -1 to be used.

Party 26 - Sahara & Co., Mumbai.

The account CC17 of this party is to be treated as ‘Medium Service Enterprise’ for deciding category of borrower and code to be used is 03. It is a doubtful asset and therefore, it must be recorded with code -3. The occupation code to be used depends upon the specific activity for which the loan is utilized and thus, the appropriate occupation code would be decided from either division 50 or 51. The organization code to be used is 51.

Party 27 - Shri Krishi Deal, Mumbai.

The party is engaged in retail trade of agricultural implements & machinery so, the appropriate occupation code is 52303. It is a standard asset, so the asset classification code is 1.

Organization and category of borrower codes are 41 and 99 respectively.

Party 28 - A.K.Chicken, Mumbai.

The party is engaged in poultry farming thus, the appropriate occupation code would be 01203. The loan is standard asset and the code to be used is 1. The organization and the category of borrower codes would be 42 for both.

Party 29 - Shri I.M.Fisherman, Versova, Mumbai.

The account DL8 of this party would be given the occupation code 05001 as the party is engaged in fishing. It is a standard asset so, the code to be used is 1. The corresponding organization and category of borrower codes would be 41 and 99 respectively.

Party 30 - Shri Automan, Mumbai.

The account DL9 of this party would be put under 'Transport and other support services' as the party is an auto-rickshaw. So, the appropriate occupation code would be 60203. It is a standard asset and the code to be used is 1. The organization and category of borrower codes would be 41 and 99 respectively.

Party 31 - Giant National Limited, Mumbai.

This is a public limited company having diversified fields of production and distribution. There are 3 accounts of this party and each account reflects a specific unit of production. Two units out of the three are situated outside the place where the loan is sanctioned, viz., Mumbai. All the 3 accounts are to be reported individually in BSR-1.

- The district codes for *utilization* of credit for the account CC14 & PC 4 would be 968 (Kottayam, Kerala) and 920 (Coimbatore, Tamil Nadu), respectively as the units are situated outside Mumbai and for the account number LT12 the district code for *utilization* of credit will be 600 as it is utilized for a unit located in Mumbai itself.
- The population group codes for *utilization* of credit will be 2, 3 and 4 for the accounts CC14, PC4 and LT12 respectively.
- The company is non-financial in the private sector. Hence, the appropriate organization code is 32.
- The occupation code for the account CC14 and would be 29204 'Manufacture of machinery for food (rice, sugar, flourmill etc.); beverages (tea, coffee machinery etc.) and tobacco processing'
- Occupation code for the account LT12 would be 24202 as the unit is engaged in manufacture of paints.
- Occupation code for the account PC 4 would be 17101 as the unit is engaged in manufacture of cotton textile.
- Category of borrower code is 19 and the asset classification is 1 for all the accounts.

Party 32 - M M T C Limited.

A company owned by the Central Government, which is engaged in exports and imports. Both the account viz. CC19 and PC5 must be reported in BSR-1 separately.

- The appropriate organization code is 16.
- The district, population group codes for *utilization* of credit is 600 and 4 respectively.
- As the firm is dealing in exports and imports trading only, the appropriate activity/occupation code under 'Division 51: Wholesale Trade and Commission trade (Except of Motor Vehicles and motorcycles)' would be 51909 'Other wholesale trade not elsewhere classified'.
- The category of borrower code would be 39 and the asset classification code would be 1 for both the accounts.

Party 33 - Shri Home A. Lone, Mumbai.

The party is an individual, who has taken a loan of Rs. 1 lakh for construction of a house (account LT13) and possesses a credit card from this bank with a credit limit of Rs. 30,000 (account OCC1). Hence, both the accounts must be reported with occupation codes 95011 and 95018 respectively as the account LT13 is a 'Housing loan given to individual other than staff' and OCC1 is 'Personal Credit Card given to individual other than Staff'. The organization code and category of borrower codes are 41 and 99 respectively for both the accounts. The loan is a standard asset so the code -1 to be used.

Party 34 - Aparna Co-operative Housing Society Ltd., Mumbai.

A co-operative housing society formed for constructing a building for the staff of the Standard Bank. The account LT18 must be listed in BSR-1 with the following codes.

- District code for *utilization* of credit is 600 and the population group code is 4.
- Appropriate organization and occupation codes for this account would be 24 'Cooperative sector' and 95001 'Staff housing loans', respectively.
- The category of borrower code and asset classification code is 99 and 1 respectively.

Party 35 - Maharashtra State Housing Board, Mumbai.

The account LT15 must be listed in BSR-1 with the following:

- Since the place of *utilization* of the credit in this case cannot be ascertained the codes for the place of sanction of credit should be furnished for the same and hence the district code for *utilization* of credit is 600 and population group code is 4.
- It is a non-financial public - sector company so the appropriate organization code would be 16.
- Since the Housing Board's activity is to provide housing facility to the people and as such, it is to be classified under Indirect Finance to Housing Sector. Appropriate occupation code for this account would be 65935.
- Appropriate category of borrower code is 99.

- The asset classification code is 1.

Party 36 - Brihanmumbai Municipal Corporation, Mumbai.

The account LT16 must be listed in BSR-1 with the following codes:

- The district code for *utilization* of credit is 600 and population group code is 4.
- It is a local authority and so the appropriate organization code would be 14.
- Term loan is provided for construction of roads, which is an infrastructure construction activity, but since it is taken by the local body whose main occupation is not a construction activity but public utility service, therefore, the appropriate occupation code would be 75001 - Public Utilities.
- Appropriate category of borrower code is 99.
- The asset classification code is 1.

Party 37 - Maharashtra Tube-Well and Minor Irrigation Corporation, Mumbai.

The account DL10 must be listed in BSR-1 with following codes:

- Since the provision of tube-well and minor irrigation is taken up in several districts of the Maharashtra State, the district code for *utilization* of credit in this case cannot be precise; therefore, the place of sanction can be treated to be as place of *utilization*. Hence, the appropriate district code for *utilization* of credit is 600 (Mumbai) and population group code is 4.
- It is a State Government departmental undertaking and hence the appropriate organization code would be 13.
- As the corporation's activity is to implement irrigation scheme for the development of agriculture, the appropriate occupation code would be 01182. This would be a type of indirect finance to agriculture with category of borrower code as 99.
- The asset classification would be 1.

Party 38 - Maharashtra State Road Transport Corporation, Mumbai.

The account LT17 must be listed in BSR-1 with the following codes:

- Again, the state transport service is for entire Maharashtra State, therefore, the place of sanction can be treated to be as place of *utilization*. Hence, the appropriate district code for *utilization* of credit is 600 (Mumbai) and population group code is 4.
- It is a public non-financial non-departmental commercial undertaking and hence the appropriate organization code would be 16.
- As the corporation's activity is to provide passenger transport service which is schedule, hence the appropriate occupation code would be 60201 'Scheduled passenger land transport'.

- The category of borrower code is 99.
- The asset classification code would be 1.

Party 39 -Tea Farms Limited, Mumbai.

The account LT17 must be listed in BSR-1 with the following codes:

- Since the credit is to be used at Darjeeling (rural area), the district code would be 132 and population group code is 1.
- The company is non-financial in private sector and hence the appropriate organization code would be 32.
- As the company is engaged in cultivation of tea and in processing of tea, the appropriate occupation code would be 01121 'Growing of tea or mate leaves by tea estates/gardens (with or without own processing unit)'.
- The category of borrower code is 49.
- The asset classification code is 1.

Party 40 - Can Can Tea Limited, Mumbai.

Both the accounts CC22 & LT19 are to be listed in BSR-1 with the following codes:

- Since the credit is to be used at Nilgiris (rural area), the district code for *utilization* of credit would be 918 and population group code is 1.
- The company is non-financial in private sector and hence the appropriate organization code would be 32.
- As the company is engaged in only cultivation of tea and does not have its own processing unit, the appropriate occupation code would be 01121 'Growing of tea or mate leaves by tea estates/gardens (with or without own processing unit)'.
- The category of borrower code is 49.
- The asset classification code is 1 for both the accounts.

Party 41 - Mr. Diago Maradona.

The party, an American resident, being a tourist may visit many places in India. As the cheque is encashed at Mumbai, appropriate district code for *utilization* of credit would be 600 and population group code is 4.

- The appropriate organization code would be 81 'Non-Resident' and the appropriate type of account code 90 'Foreign Currency Travelers Cheque'.
- Since it is a temporary advance to a foreign bank having no branches in India, the appropriate occupation code would be 65939 'Other financial intermediation not elsewhere classified'.

- The category of borrower code is 99.
- The asset classification code is 1.

Party 42 - M/s Tamil Bicycles Corporation Ltd., Chennai

Since the account OCC2 corporate credit card is used by the company which is engaged in manufacturing of bicycles, it should be reported in BSR-1 having occupation code 35909 'Manufacture of bicycles'.

- Since the credit is to be used at Chennai, the district code for *utilization* of credit would be 900 and population group code is 4.
- It is a non-financial company in private sector and hence the appropriate organization code would be 32.
- The category of borrower code is 19. Type of account is 34.
- The asset classification code is 1.

Party 73 - Agri SHG, Nasik, Women SHG

Both the accounts CC35 and LT31 will be classified in BSR-1 with the following codes:

- The district of utilization is 650 and population code is 3.
- The organization code would be 61.
- For CC35 account the type of account is 10 and the occupation code is 01159 'Other direct finance to agriculture' as proper record of the end use of the loan is maintained by the bank clearly.
- For LT 31 account the type of account is 42. Since the account is used for multipurpose by the members of the SHG and the actual purpose is not known, the occupation code should be 67201 'General activities of SHGs'.
- The category of borrower code is 99. The asset classification code is 1.

Party 44 - Latur JLG

The account LT32 will be classified in BSR-1 with the following particulars:

- The district of utilization is 662 and population code is 1.
- The organization code would be 54.
- The occupation code is 01203 'Poultry Farming'.
- The category of borrower code is 45. The asset classification code is 1.

Party 45 - Bee SHG, Latur, Other SHG through MFI

The account MT14 will be classified in BSR-1 with the following particulars:

- The district of utilization is 662 and population code is 1.
- The organization code would be 66.
- The occupation code is 01209 'Other farming of animals including Bee Farming'.
- The category of borrower code is 99. The asset classification code is 1.