



**Reserve Bank of India**  
**Department of Statistics and Information Management**

**Basic Statistical Return (BSR)-2 - Instructions**

**I. General Instructions**

1. Frequency of the survey has been changed to quarterly (from March 2023 round). The reference dates for respective quarters are as follows-
  - i. March quarter – 31<sup>st</sup> March
  - ii. June quarter – 30<sup>th</sup> June
  - iii. September quarter – 30<sup>th</sup> September
  - iv. December quarter – 31<sup>st</sup> December

(Accordingly, the Header of the text data file has been modified to capture the quarterly round of the survey and the same is described in Section-III).
2. From March 2023 round of BSR-2, additional information on age-wise distribution of deposits owner by Individuals (excluding HUFs) and Females will be collected from banks. This change has been suitably incorporated by adding Part-VI in the format of BSR-2 (Annex-A). Accordingly, new edit checks (section-IV) to validate information on age-wise distribution are required to be followed by banks.
3. The last date for final data submission for non-RRBs SCBs is reduced to fifteen days from September 2024 onwards, whereas the same for RRBs is one month.
4. All SCBs **including** RRBs are required to submit data pertaining to March round of the survey every year. Whereas other rounds i.e., June, September and December will encompass all SCBs **excluding** RRBs.
5. 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 Data Reporting and Management (DRM) portal of the RBI in a single file by the head/ controlling offices of banks.
6. Submission of 'Data Validation Report' as per the format attached (Annex-B) is mandatory for banks.
7. **New instruction:** The submission of Annex-C is discontinued from June 2025 round of survey.
8. 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).
9. 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

10. Data submission of BSR-2 can only be done through CIMS (<https://cims.rbi.org.in>) by the registered users from banks. For more details on file upload channel and System to System Channel (SFMS), kindly refer Annex-D and Annex-E, respectively.
11. For User management, kindly refer the CIMS user manual (Annex-F) for details.

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

12. 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:
  - a) File will be a tab separated text file.
  - b) Header will be COLON SEPARATED ending with semicolon. **The header has been modified to capture information of reference quarter.** New header will contain information of <Formtype>:<Reporting Quarter(MMYYYY)>:<BANK WORKING CODE>:<File Preparation date(ddmmmyyyy)>:<No of records in the file>;  
**Example: BSR2:032023:010:08042023:25564;**  
 Form Type will be BSR2 for all files/ all banks.
  - c) No. of records in the file should be the count of rows of data (excluding the header).
  - d) There are 12 columns in the file (data section, excluding the header).
  - e) For items where data is not applicable (given as '0' 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.
  - f) 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.
  - g) Negative values, special characters, Decimal values, new line (enter tab) and spaces should NOT be entered in the data.
  - h) Data of employment and deposits are to be given together in a single data file.
  - i) **Amount of deposits to be reported in Rupees thousand and Number of employees and accounts are to be reported in actuals.**
  - j) 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-A) for valid item codes.
  - k) 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.

#### BSR-2: Prescribed text file visual

```
BSR2:032023:530:18042023:772775;
0290001 000 975 636612 7131 2072411 0 0 3144 2561578 11250 5270601
0290001 001 11 3 4 0 3 0 0 0 0 0 0 0 0 0
0290001 100 175 1688 10 1603258 0 0 3 1588200 188 3193146
0290001 110 29 4 1 1602460 0 0 0 0 30 1602464
0290001 120 146 1684 9 797 0 0 3 1588200 158 1590681
0290001 130 0 0 0 0 0 0 0 0 0 0 0 0 0 0
0290001 200 15 45 1 7 0 0 0 0 0 16 52
0290001 210 0 0 1 7 0 0 0 0 0 1 7
0290001 220 15 45 0 0 0 0 0 0 0 0 15 45
0290001 300 69 141668 0 0 0 0 0 32 74220 101 215888
0290001 310 69 141668 0 0 0 0 0 32 74220 101 215888
0290001 311 0 0 0 0 0 0 0 0 0 0 0 0 0 0
0290001 312 0 0 0 0 0 0 0 0 0 0 0 0 0 0
0290001 313 59 141668 0 0 0 0 0 32 74220 101 215888
0290001 314 0 0 0 0 0 0 0 0 0 0 0 0 0 0
0290001 320 0 0 0 0 0 0 0 0 0 0 0 0 0 0
0290001 330 0 0 0 0 0 0 0 0 0 0 0 0 0 0
0290001 340 0 0 0 0 0 0 0 0 0 0 0 0 0 0
0290001 350 0 0 0 0 0 0 0 0 0 0 0 0 0 0
0290001 400 716 493212 7102 467422 0 0 3100 887968 10918 1848602
0290001 410 159 21179 7041 448409 0 0 2560 638138 9760 1107726
0290001 411 16 6231 1995 131577 0 0 1001 271085 3012 408893
0290001 420 534 437481 2 6 0 0 203 150251 739 587738
0290001 421 0 0 0 0 0 0 0 0 0 0 0 0 0 0
0290001 422 534 437481 2 6 0 0 203 150251 739 587738
0290001 430 23 34553 59 19007 0 0 154 19824 236 73384
0290001 431 1 110 2 18 0 0 0 0 0 3 128
0290001 432 22 34443 57 18989 0 0 337 99579 233 73256
0290001 500 0 0 18 1724 0 0 9 11190 27 12914
0290001 510 0 0 18 1724 0 0 9 11190 27 12914
0290001 511 0 0 18 1724 0 0 9 11190 27 12914
0290001 512 0 0 0 0 0 0 0 0 0 0 0 0 0 0
0290001 520 0 0 0 0 0 0 0 0 0 0 0 0 0 0
0290001 600 0 0 0 0 0 0 0 3135 2550390 3135 2550390
0290001 601 0 0 0 0 0 0 0 390 82147 390 82147
0290001 602 0 0 0 0 0 0 0 451 93941 451 93941
0290001 603 0 0 0 0 0 0 0 848 230277 848 230277
0290001 604 0 0 0 0 0 0 0 632 169384 632 169384
0290001 605 0 0 0 0 0 0 0 173 43987 173 43987
0290001 606 0 0 0 0 0 0 0 66 18402 66 18402
0290001 607 0 0 0 0 0 0 0 2560 638138 2560 638138
```

#### IV. Validation Checks for 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	410 >= 411
3	II	Term Certificate of Deposits -

Sr. No.	Part	Validation Check
		$410 = 601 + 602 + 603 + 604 + 605 + 606$ $000 - 500 - 311 = 611 + 612 + 613 + 614 + 615 + 616$ $610 \leq 600, 601 \leq 611, 602 \leq 612, 603 \leq 613, 604 \leq 614, 605 \leq 615, 606 \leq 616$ Term Others $410 = 601 + 602 + 603 + 604 + 605 + 606$ $000 - 500 - 311 = 611 + 612 + 613 + 614 + 615 + 616$ $610 \leq 600, 601 \leq 611, 602 \leq 612, 603 \leq 613, 604 \leq 614, 605 \leq 615, 606 \leq 616$
4	III	Term Certificate of Deposits - $410 = 701 + 702 + 703 + 704 + 705 + 706 + 707 + 708 + 709 + 711 + 712$ $000 - 500 - 311 = 721 + 722 + 723 + 724 + 725 + 726 + 727 + 728 + 729 + 731 + 732$ $720 \leq 700, 701 \leq 721, 702 \leq 722, 703 \leq 723, 704 \leq 724, 705 \leq 725, 706 \leq 726, 707 \leq 727, 708 \leq 728, 709 \leq 729, 711 \leq 731, 712 \leq 732$ Term Others $410 = 701 + 702 + 703 + 704 + 705 + 706 + 707 + 708 + 709 + 711 + 712$ $000 - 500 - 311 = 721 + 722 + 723 + 724 + 725 + 726 + 727 + 728 + 729 + 731 + 732$ $720 \leq 700, 701 \leq 721, 702 \leq 722, 703 \leq 723, 704 \leq 724, 705 \leq 725, 706 \leq 726, 707 \leq 727, 708 \leq 728, 709 \leq 729, 711 \leq 731, 712 \leq 732$
5	IV	Term Certificate of Deposits - $410 = 801 + 802 + 803 + 804$ $000 - 500 - 311 = 811 + 812 + 813 + 814$ $810 \leq 800, 801 \leq 811, 802 \leq 812, 803 \leq 813, 804 \leq 814$ Term Others $410 = 801 + 802 + 803 + 804$ $000 - 500 - 311 = 811 + 812 + 813 + 814$ $810 \leq 800, 801 \leq 811, 802 \leq 812, 803 \leq 813, 804 \leq 814$ 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.
6	V	Term Certificate of Deposits - $410 = 901 + 902 + 903 + 904 + 905 + 906$ $000 - 500 - 311 = 911 + 912 + 913 + 914 + 915 + 916$ $910 \leq 900, 901 \leq 911, 902 \leq 912, 903 \leq 913, 904 \leq 914, 905 \leq 915, 906 \leq 916$ Term Others $410 = 901 + 902 + 903 + 904 + 905 + 906$ $000 - 500 - 311 = 911 + 912 + 913 + 914 + 915 + 916$ $910 \leq 900, 901 \leq 911, 902 \leq 912, 903 \leq 913, 904 \leq 914, 905 \leq 915, 906 \leq 916$
7	VI (NEW)	<b>New Checks for Current, Savings, Term CDs and Term Other deposits-</b> <b><math>410 \geq 441+442+443+444+445+446+447+448</math> (The difference should match with HUFS deposit accounts and amount)</b> <b><math>411=451+452+453+454+455+456+457+458</math></b> <b><math>441&gt;=451, 442&gt;=452, 443&gt;=453, 444&gt;=454, 445&gt;=455, 446&gt;=456, 447&gt;=457</math> and <math>448&gt;=458</math></b>
8	-	Term Certificate of Deposits -

Sr. No.	Part	Validation Check
		$410 = 610 = 720 = 810 = 910$ $600 = 700 = 800 = 900 = 000 - 500 - 311$ 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.

**Other calculations (Optional)-**

Sr. No.	Part	Validation Check
1	I	$100 = 110 + 120 + 130$
2	I	$200 = 210 + 220$
3	I	$300 = 310 + 320 + 330 + 340 + 350$ $310 = 311 + 312 + 313 + 314$
4	I	$400 = 410 + 420 + 430$ $420 = 421 + 422$ $430 = 431 + 432$
5	I	$500 = 510 + 520$ $510 = 511 + 512$
6	I	$000 = 100 + 200 + 300 + 400 + 500$
7	II	$610 = 601 + 602 + 603 + 604 + 605 + 606$ $600 = 611 + 612 + 613 + 614 + 615 + 616$
8	III	$720 = 701 + 702 + 703 + 704 + 705 + 706 + 707 + 708 + 709 + 711 + 712$ $700 = 721 + 722 + 723 + 724 + 725 + 726 + 727 + 728 + 729 + 731 + 732$
9	IV	$810 = 801 + 802 + 803 + 804$ $800 = 811 + 812 + 813 + 814$
10	V	$910 = 901 + 902 + 903 + 904 + 905 + 906$ $900 = 911 + 912 + 913 + 914 + 915 + 916$

**Note – These are not validation checks and meant to achieve the aggregate deposits of various sectors.**

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

#### 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

#### Comparison with figures reported in ALE

Sr. No.	ALE	Comparison	'BSR-2'
1	Resident (Current + Savings) + Non-Resident (Demand Deposits)	≈	Current Deposits + Savings Deposits – Inter-Bank Deposits (Current + Savings)
2	Term Deposits (Resident + Non-Resident)	≈	Term Deposits – Inter-Bank Term Deposits – Certificate of Deposits (Other than Banks)
3	Deposits of Banks	≈	Total Inter-Bank Deposits
4	Certificate of Deposits	≈	Total Term CDs – Total Inter- Bank CDs
5	Non-Resident Deposits	≈	Total Deposits of Rest of the World

### V. Definitions of Certain Data Items

13. 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".
14. **'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, (c) balances of prepaid instruments (including wallets) . 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.**
15. **Current deposits:** It comprises 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.
16. **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.
17. **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.
18. **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.
19. **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**

20. **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.

21. **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.
22. **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)**

23. 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.
24. **Government** (Item No. 2.1) would include
  - I. Departmental undertakings of central government such as Railways, Post and Telegraph.
  - II. Departmental undertakings of state government such as State Transport Undertakings, Food and Civil Supplies Department etc.,
  - III. Quasi Government Bodies such as State Electricity Boards, Housing Boards, Indian Council of Agricultural Research (ICAR), Indian Council of Medical Research (ICMR), Council of Scientific and Industrial Research (CSIR), etc.
  - IV. Non Departmental Commercial Undertakings which consist of public sector undertakings/ companies. Public Sector Companies are defined in the Companies Act, 2013, as companies in which not less than 51 per cent of the paid-up share capital is held by the Central Government or the State Government(s) or partly by the Central Government 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.

25. **Non-Government** (Item No. 2.2) would consist of
  - I. Non-Financial companies include companies (not owned by government) engaged in manufacturing, trading activities, etc. and registered under Companies Acts of 2013 or before. State managed companies which are not owned but managed by Government are also to be included (e.g., Sick Textile mills whose management are taken over by Government, Indian Iron and Steel Company Ltd., etc.).
  - II. Non-Credit Co-operative institutions would include marketing societies/ federations, housing societies, industrial co-operatives, etc.

- III. 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)**

26. 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.***)

27. **Deposit Taking Corporations** (Item No. 3.1) is comprised as follows

- a) **Banks** (Item No. 3.1.1) includes Scheduled Commercial Banks (excluding Regional Rural Banks (RRBs)) functioning in India, Non-Scheduled Commercial Banks and RRBs, Offices of all Foreign Banks operating in India and all Co-operative banks registered under Co-operative Acts of the respective States, State Co-operative Banks (StCBs), District Central Co-operative Banks (DCCBs), etc.
- b) **HFCs** (Item No. 3.1.2) would consist of deposit taking Housing Finance Companies (HFCs).
- c) **NBFCs other than HFCs** (Item No. 3.1.3) would consist of deposit taking NBFCs and other deposit taking companies (Except HFCs).
- d) **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.

28. **Mutual Funds** (item No. 3.2) consists of

- I. Mutual funds in private sector.
- II. Unit Trust of India.
- III. ‘Other Mutual Funds’ include organizations floated by Financial Institutions and Commercial Banks, which are registered under Trusts Act and conducting mutual fund business and are controlled by Securities and Exchange Board of India (SEBI).

29. **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.

30. **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.***

31. **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**

32. **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].
33. **Un-Incorporated Enterprises (UIE)** (Item No. 4.2) would include Proprietary & Partnership Concerns etc., Educational Institutions, Religious Institutions etc.
34. **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**

35. 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)**

36. 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.

**Details of Age-wise Distribution of deposits**

37. BSR-2 started seeking distribution of age-wise distribution of deposits owned by Individuals and Females from March 2023 round of BSR-2. This information is sought by adding Part-VI in the format of BSR-2. This part-VI has two subparts: in subpart-1 age-wise distribution of Individuals' deposits is sought whereas subpart-2 seeks the said distribution of deposits owned by females. Accordingly, new codes have been assigned to age buckets of Individuals (441-448) and females (451-458).

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