

(सार्वजनिक क्षेत्र का अग्रणी बैंक) प्रधान कार्यालय, डा पे सं. 88 मंगलूर - 575 001



e-CIRCULAR

Corporation Bank

(A Premier Public Sector Bank)
Head Office, PB No.88,
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Credit Division
[Credit Policy & Planning Section]
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HO Circular No. 301/2013

Index No. 11.00/25/2013

04-June-2013

TO ALL THE BRANCHES / OFFICES

Subject : ASSIGNING BSR- OCCUPATION / INDUSTRY CODE IN CREDIT SANCTION INTIMATION [CSI]

HIGHLIGHTS

Branches to ensure assigning of correct BSR- Occupation / Industry Code in the system

- 1. As per existing system, 21 digit CIS Code is assigned to all the borrowal accounts by the Sanctioning division / office, which inter alia include the activity code of the borrower. Further, Branches while opening the borrowal accounts in the system assign Occupation /Industry code. It has been observed that branches some times assign wrong Occupation /Industry Code in the system and there is no correlation between the activity code assigned by the Sanctioning division / office with that of the Occupation / Industry code entered by the branches at the time of opening the borrowal account in the system. As a result, the Basic Statistical Return [BSR] -1 could not be generated in the system.
- 2. In this regard, it has been decided to incorporate BSR Occupation /Industry Code in the CSI communicated to the branches by the Sanctioning Authority and the branches should ensure that correct Occupation /Industry Code is invariably furnished in the CSI in the system.
- 3. In respect of Credit proposals processed through RAM, a provision has been made for entering the BSR Industry code while appraising the proposal. The CSI generated through RAM package shall also contain the BSR Occupation /Industry Code.
- 4. The branches should ensure assigning of correct BSR Occupation /Industry code in respect of proposals which are not processed through RAM.
- 5. All our Branches and other Offices are advised to note the above for information and guidance. Laxity or casual approach in assigning BSR- Occupation / Industry code would be viewed seriously.

[B.K.DIVAKARA] GENERAL MANAGER

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Note: Hindi version of the Circular follows.